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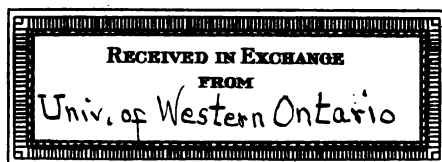
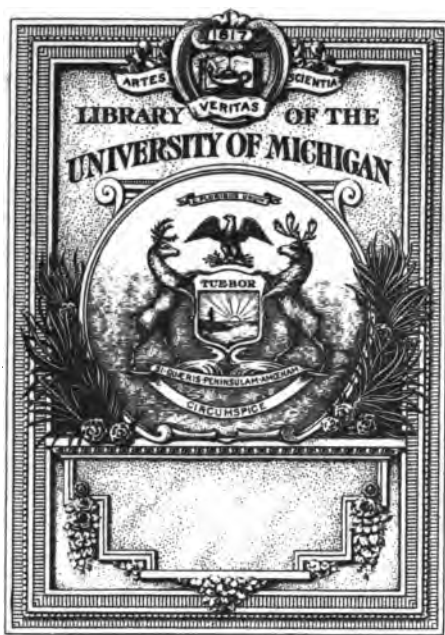
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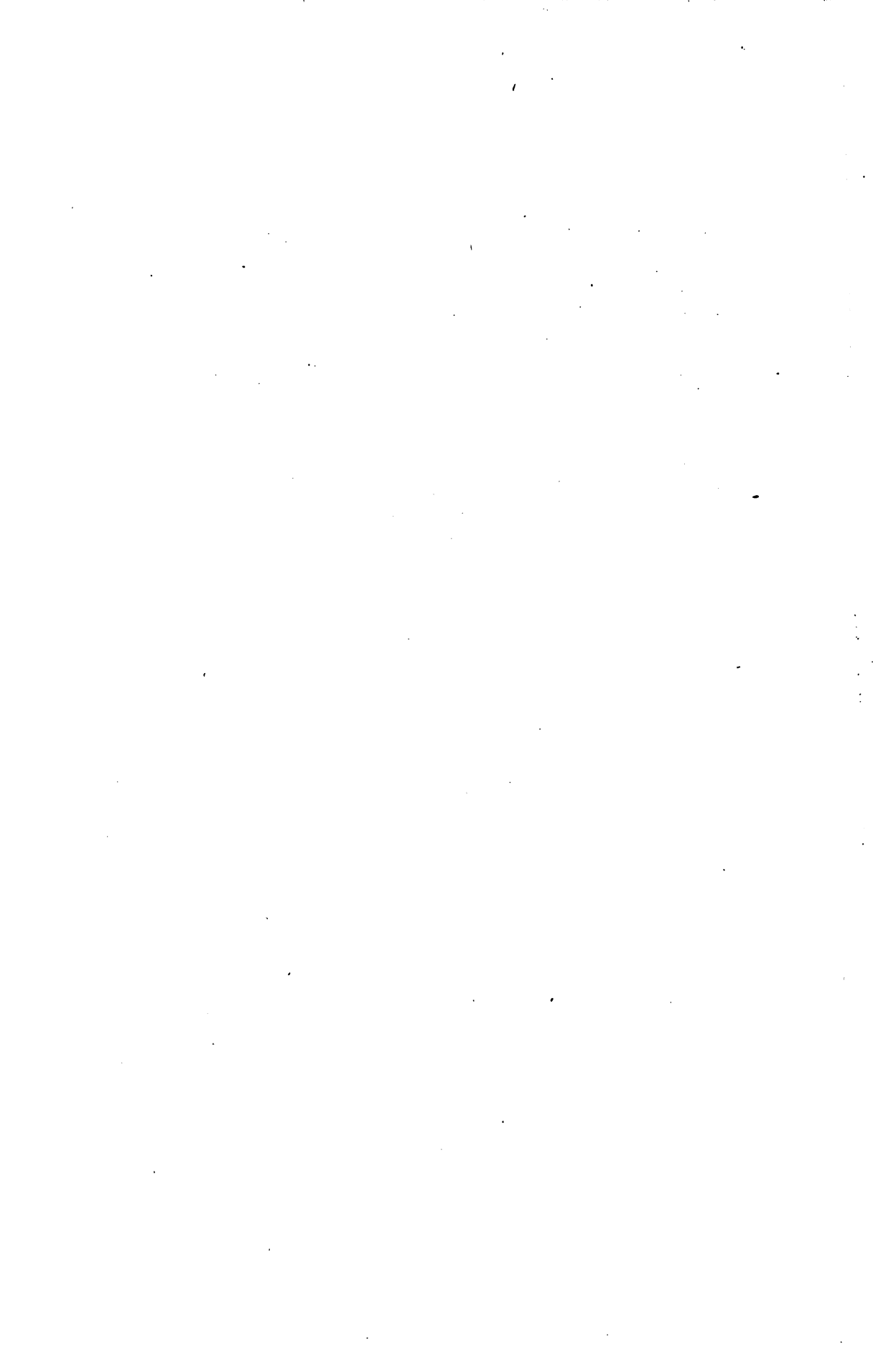
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*Holocaust memorial to Jewish social service.*

SECOND CONFERENCE  
OF  
JEWISH CHARITIES  
in the United States  
DETROIT, MICHIGAN

MAY 26th to 28th 1902.



CINCINNATI, OHIO.  
Press of C. J. KREHBIEL & CO.  
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President

MAX HERZBERG, PHILADELPHIA, PA.

Vice-President

MRS. S. PISKO, DENVER, COLO.

NATHAN BIJUR, NEW YORK.

Secretary

MISS HANNAH MARKS, CINCINNATI, OHIO.  
731 West Sixth Street.

Treasurer

OSCAR H. ROSENBAUM, PITTSBURG, PA.

Executive Committee

MAX SENIOR, CINCINNATI, OHIO.

DR. I. L. LEUCHT, NEW ORLEANS, LA.

MEYER H. LEVY, SAN FRANCISCO, CAL.

LEO A. LOEB, CHICAGO, ILL.

CYRUS SULZBERGER, NEW YORK.



**CONSTITUTION**  
**OF THE**  
**National Conference of Jewish Charities**  
**IN THE UNITED STATES.**

---

**ARTICLE I.—NAME.**

This association shall be known as the National Conference of Jewish Charities in the United States.

**ARTICLE II.—OBJECTS.**

The objects of this association are to discuss the problems of charities and to promote reforms in their administration; to provide uniformity of action and cooperation in all matters pertaining to the relief and betterment of the Jewish poor of the United States, without, however, interfering in any manner with the local work of any constituent society.

**ARTICLE III.—MEMBERSHIP AND DUES.**

SEC. 1. Any regularly organized Jewish Society of the United States having charitable and philanthropic purposes may become a member of the association on application made to the Secretary and on payment of the membership dues.

SEC. 2. The annual membership dues for each society shall be one-tenth of one percent of the amount expended by it for its corporate purposes during the preceding year, not less, however, than \$5.00 nor more than \$50.00. Such dues shall be payable February 1st of each year.

SEC. 3. Each constituent society shall be entitled to one delegate, but may appoint as many as it sees fit to attend the biennial meeting. All such delegates shall be entitled to participate in said meeting, but each society shall have but one vote.

SEC. 4. Each constituent society shall certify to the Secretary on or before January 1st of each year the amount of its expenditures for its corporate purposes during the preceding fiscal year.

**ARTICLE IV.—OFFICERS.**

SEC. 1. The officers of the Conference shall be a President, two Vice-Presidents, a Treasurer and a Secretary, who with five others shall constitute the Executive Committee. They shall be elected by ballot at the bi-ennial meeting, and shall hold office two years and until their successors are elected and inducted.

SEC. 2. Vacancies in any of the offices provided in Section 1 of this Article may be filled for the unexpired portion of the term of office at any meeting of the Executive Committee.

**ARTICLE V.—DUTIES OF OFFICERS.**

SEC. 1. The officers of this Conference shall perform the duties usually incumbent upon such officers, and shall submit a report at the bi-ennial meeting.

SEC. 2. The Executive Committee shall transact the business of the Conference in the interim between the bi-ennial meetings. It shall arrange for the bi-ennial meetings and have the power to appoint regular and special committees.

SEC. 3. The Executive Committee shall meet at the call of the President, or at the request of three members. Four members shall constitute a quorum.

SEC. 4. When the Executive Committee is not in session it may, by majority vote of its members acting individually, authorize any action first submitted in writing to each of them.

**ARTICLE VI.—MEETINGS.**

SEC. 1. This Conference shall meet bi-ennially at such place and time as the Executive Committee shall designate.

SEC. 2. Delegates representing fifteen constituent societies shall constitute a quorum at such bi-ennial meetings.

**ARTICLE VII.—AMENDMENTS.**

This constitution may be amended at any bi-ennial meeting by a majority vote of the societies represented, provided notice of the proposed amendment shall have been mailed to all the constituent societies at least sixty days prior to such meeting; or it may be amended at any time by a majority vote of all the constituent societies. It shall be the duty of the Executive Committee to submit all proposed amendments.



**ORGANIZATIONS**  
**BELONGING TO THE**  
**National Conference of Jewish Charities**  
**IN THE UNITED STATES.**

---

Albany, N. Y. ....	Hebrew Benevolent Society.
Atlanta, Ga. ....	Hebrew Benevolent Society.
Baltimore, Md. ....	Hebrew Benevolent Society.
Boston, Mass. ....	Hebrew Benevolent Society.
Boston, Mass. ....	Hebrew Women's Sewing Society.
Buffalo, N. Y. ....	Hebrew Board of Charities.
Butte, Mont. ....	Hebrew Benevolent Society.
Charleston, S. C. ....	Hebrew Benevolent Society.
Chattanooga, Tenn. ..	Mispah Congregation Relief Society.
Chicago, Ill. ....	United Hebrew Charities.
Cincinnati, O. ....	United Jewish Charities.
Cleveland, O. ....	Hebrew Relief Association.
Columbus, O. ....	Hebrew Benevolent Association.
Dayton, O. ....	Hebrew Ladies' Relief Society.
Dallas, Tex. ....	Hebrew Benevolent Society.
Denver, Colo. ....	Jewish Charity Association.
Detroit, Mich. ....	United Jewish Charities.
Galveston, Tex. ....	Hebrew Benevolent Society.
Hot Springs, Ark. ..	House of Israel Relief Society.
Houston, Tex. ....	United Hebrew Benevolent Association.
Indianapolis, Ind. ..	Hebrew Ladies' Benevolent Society.
Kansas City, Mo. ...	United Jewish Charities.
Lafayette, Ind. ....	Jewish Ladies' Aid Society.
Little Rock, Ark. ....	Hebrew Benevolent Society.
Los Angeles, Cal. ...	Hebrew Benevolent Society.
Louisville, Ky. ....	United Hebrew Relief Association.
Memphis, Tenn. ....	United Hebrew Relief Association.
Milwaukee, Wis. ....	Hebrew Relief Association.
Minneapolis, Minn. ..	Hebrew Ladies' Benevolent Society.

Mobile, Ala. .... Hebrew Benevolent Society.  
 Nashville, Tenn. .... Hebrew Relief Society.  
 Newark, N. J. .... Hebrew Benev. & Orphan Asylum Society.  
 New Haven, Conn. .. Hebrew Benevolent Society.  
 New Orleans, La. .. Touro Infirmary Association.  
 New York City .... United Hebrew Charities.  
 Oakland, Cal. .... Daughters of Israel Relief Society.  
 Peoria, Ill. .... Hebrew Benevolent Association.  
 Philadelphia, Pa. ... United Hebrew Charities.  
 Pittsburg, Pa. .... United Hebrew Relief Association.  
 Richmond, Va. .... Ladies' Hebrew Benevolent Society.  
 Rochester, N. Y. .... United Jewish Charities.  
 St. Louis, Mo. .... United Jewish Charities.  
 St. Paul, Minn. .... Ladies' Hebrew Relief Society.  
 St. Joseph, Mo. .... Jewish Ladies' Benevolent Society.  
 San Francisco, Cal. .. Eureka Benevolent Society.  
 Salt Lake City, Utah The Jewish Relief Society.  
 Savannah, Ga. .... Ladies' Hebrew Benevolent Society.  
 Terre Haute, Ind. .. Jewish Aid Society.  
 Toledo, O. .... Hebrew Ladies' Benevolent Society.  
 Washington, D. C. ... United Jewish Charities.  
 Wheeling, W. Va. ... United Hebrew Charities.  
 Wilkesbarre, Pa. .... Y. M. H. A., Ladies' Auxiliary.  
 Wilmington, Del. .... Hebrew Charity Association.

## DELEGATES AND ORGANIZATIONS

**REPRESENTED AT THE**

# National Conference of Jewish Charities,

**DETROIT, MAY 28, 1902.**

R. A. Sonn, Atlanta, Ga. . . . . Hebrew Orphan Home  
 Max Mitchell, Boston, Mass. . . . . Federation of Jewish Charities  
 Moses Pels, Baltimore, Md. . . . . Hebrew Benevolent Society  
 Mrs. D. B. Falter, Chicago, Ill.,

**Council Jewish Women, Chicago Section.**

Henry Frank, Chicago, Ill.....United Hebrew Charities  
Mrs. Henry Frank, Chicago, Ill.,

**Council Jewish Women, Chicago Section.**

**Mrs. Chas. Haas, Chicago, Ill.,**

**Council Jewish Women, Chicago Section.**

Rev. A. R. Levv, . . . . Jewish Agricultural Aid Society of America.

Miss Minnie Low, Chicago, Ill.,

**Seventh Ward Bureau of Personal Service**

**Julian W. Mack, Chicago, Ill.....Associated Jewish Charities**

**Mrs. Jos. S. Meyer, Chicago, Ill.,**

Seventh Ward Bureau of Personal Service

**Mrs. Hannah Solomon, Chicago, Ill....Council of Jewish Women**

**Max Senior, Cincinnati, O.,**

## National Conference of Jewish Charities

**Miss Hannah Marks, Cincinnati, O.,**

## National Conference of Jewish Charities

**Mrs. Sam'l Fletcher, Cincinnati, O.,....United Jewish Charities**

**Mrs. Moss Isaac, Cincinnati, O.....United Jewish Charities**

**Alfred Bettman, Cincinnati, O.....Jewish Settlement**

**Rabbi S. C. Lowenstein, Cincinnati, O., United Jewish Charities**

Sam'l W. Trout, Cincinnati, O.....Cleveland Orphan Asylum

**Ramon Moses J. Gries, Cleveland, O. . . . . Hebrew Benevolent Assn**

Dr. S. Wolfenstein, Cleveland, O.....Cleveland Orphan Asylum.

Mrs. Wm. Wertheimer, Dayton, O., Hebrew Ladies' Relief Society

Mr. S. PACC, INVENTOR, COL.

### National Conference of Jewish Charities

David Kline, Denver, Colo.....Jewish Relief Society  
 Mrs. Sarah Berger, Detroit, Mich.....United Jewish Charities  
 Michael Davis, Detroit, Mich.....Gemillath Chassodim Assn  
 Rabbi L. M. Franklin, Detroit, Mich.....United Jewish Charities  
 Louis J. Rosenberg, Detroit, Mich.....United Jewish Charities  
 J. Sarasohn, Detroit, Mich. ....Gemillath Chassodim Assn  
 Wm. Saulson, Detroit, Mich. ....Gemillath Chassodim Assn  
 Seligman Schloss, Detroit, Mich.....United Jewish Charities  
 D. W. Simons, Detroit, Mich.....United Jewish Charities  
 Mrs. Emma Eckhouse, Indianapolis, Ind.,

Hebrew Ladies' Benevolent Society

Wm. J. Berkowitz, Kansas City, Mo..United Hebrew Charities  
 Rabbi Morris Feuerlicht, Lafayette, Ind.,

Hebrew Ladies' Aid Society

Miss Minnie Baldauf, Louisville, Ky.....Neighborhood House  
 Edward Grauman, Louisville, Ky....United Hebrew Relief Assn  
 Samuel Grabfelder, Louisville, Ky.,

National Jewish Hospital for Consumptives

Chas. Rosenheim, Louisville, Ky....United Hebrew Relief Assn  
 Dr. M. Samfield, Memphis, Tenn....United Hebrew Relief Assn  
 Rabbi Julius H. Meyer, Milwaukee, Wis.,

United Hebrew Relief Assn

Morris Miller, Milwaukee, Wis.....United Hebrew Relief Assn  
 Miss Edith J. Rich, Milwaukee, Wis.....The Settlement  
 A. S. Salzstein, Milwaukee, Wis....United Hebrew Relief Assn  
 S. Wollheim, Milwaukee, Wis.....United Hebrew Relief Assn  
 Mrs. S. Wollheim, Milwaukee, Wis..Ladies' Relief Sewing Society  
 Dr. Isidor Lewinthal, Nashville, Tenn....Hebrew Relief Society  
 Michael Heymann, New Orleans, La. ....Jewish Orphans' Home  
 Dr. I. L. Leucht, New Orleans, La. ....Touro Infirmary Assn  
 Nathan Bijur, New York City.....United Hebrew Charities  
 Dr. Lee K. Frankel, New York City....United Hebrew Charities  
 Leo N. Levi, New York City.....I. O. B. B.  
 Prof. Morris Loeb, New York City,

Jewish Agricultural and Industrial Aid Society

Wm. Kahn, New York City,

Jewish Agricultural and Industrial Aid Society

Wm. Mitchell, New York City.....Young Men's Hebrew Assn  
 Wm. Wolfner, Peoria, Ill.....Hebrew Relief Assn

Dr. L. Mayer, Pittsburg, Pa. . . . . United Hebrew Relief Assn  
 O. H. Rosenbaum, Pittsburg, Pa. . . . . United Hebrew Relief Assn  
 Samuel Scheffler, Pittsburg, Pa. . . . . Roumanian Immigrant Assn  
 Max Herzberg, Philadelphia, Pa. . . . . United Hebrew Charities  
 Dr. Henry Berkowitz, Philadelphia, Pa.,

Federation of Jewish Charities

Dr. Chas. S. Bernheimer, Philadelphia, Pa.,

United Hebrew Charities

A. M. Kohn, Philadelphia, Pa. . . . . United Hebrew Charities  
 Jacob Weil, Philadelphia, Pa. . . . . Federation of Jewish Charities  
 Dr. Max Landsberg, Rochester, N. Y. . . . . United Jewish Charities  
 Mrs. Max Landsberg, Rochester, N. Y. . . . . United Jewish Charities  
 Mrs. Amelia Rosenberg, Rochester, N. Y., United Jewish Charities  
 Meyer H. Levy, San Francisco, Cal. . . . . Eureka Benevolent Assn  
 Moses Fraley, St. Louis, Mo.,

Jewish Charitable and Educational Union

August Frank, St. Louis, Mo.,

Jewish Charitable and Educational Union

Mrs. August Frank, St. Louis, Mo. . . . . United Jewish Charities  
 Mrs. Lewis Godlove, St. Louis, Mo., Sisterhood of Personal Service  
 Adolph Robi, St. Louis, Mo. . . . . United Jewish Charities  
 Dr. Samuel Sale, St. Louis, Mo. . . . . United Jewish Charities  
 Morris Sale, St. Louis, Mo. . . . . United Jewish Charities  
 Mrs. Morris Sale, St. Louis, Mo. . . . . United Jewish Charities  
 Mrs. E. Bienenstock, St. Louis, Mo.,

Sisterhood of Personal Service

Rabbi Isaac L. Rypins, St. Paul, Minn. . . . . Neighborhood House  
 Mrs. Jacob Wirth, St. Paul, Minn.,

Hebrew Ladies' Benevolent Society

Mrs. Simon Frank, Toledo, O., Hebrew Ladies' Benevolent Society  
 Mrs. Rosa Roth, Toledo, O. . . . . Hebrew Ladies' Benevolent Society  
 I. L. Blout, Washington, D. C. . . . . United Jewish Charities  
 Morris Levy, Wilmington, Del. . . . . Hebrew Charity Assn

In addition to those present who attended the sessions of the Conference outside of Detroit were Mrs. Cyrus Sulzberger, New York, Mrs. M. J. Gries, Cleveland, Mrs. M. Pels, Baltimore, Mrs. Sam'l W. Trost, Cincinnati, Mrs. Julius H. Meyer, Milwaukee, Mrs. Wm. Wolfner, Peoria, Mr. C. J. Kaffenburgh, Boston, Mrs. Moses Fraley, St. Louis.

## .. Program ..

Monday, May 26.

- 9:00 A. M. Registration.
- 9:30 A. M. President's Address.
- 9:50 A. M. Report of Finance Committee.
- 10:00 A. M. Subject: Confederation of Charities.
- Chicago—JULIAN W. MACK, Secretary Associated Jewish Charities of Chicago.
- Philadelphia—JACOB GIMBEL, President Federation of Jewish Charities.
- Kansas City—WILLIAM J. BERKOWITZ, President United Jewish Charities.
- St. Louis—MOSES FRALEY, President Jewish Charitable and Educational Union.
- 11:30 A. M. Free Loan Societies—PROF. MORRIS LOEB, New York.
- 2:00 P. M. Address—LEO N. LEVI, President Independent Order B'nai B'rith.
- 3:00 P. M. Jewish Agricultural and Industrial Aid Society—WILLIAM KAHN, Manager.
- 4:30 P. M. Agriculture, a most effective means to aid Jewish poor—RABBI A. R. LEVY, President Jewish Agricultural Aid Society of Chicago.

## Tuesday, May 27.

- 9:30 A. M. Subject: Dependent Children.  
 Committee Report—DR. LEE K. FRANKEL, Superintendent United Jewish Charities, New York.  
 Boarding-out Jewish Children in Massachusetts—MAX MITCHELL, Superintendent Federation of Jewish Charities of Boston.  
 Orphan Guardian Society of Philadelphia—DR. CHAS. BERNHEIMER, Philadelphia.  
 Juvenile Delinquents and Probation Officers—MRS. HANNAH SOLOMON, President Council of Jewish Women.
- 2:00 P. M. Subject: Consumption.  
 National Jewish Hospital at Denver—SAMUEL GRABFELDER, President.  
 Bedford Sanitarium—DR. HENRY S. HERBERT, Medical Superintendent.  
 Tuberculosis and the Jews of Louisiana—RABBI I. L. LETCHT, Vice-President Touro Infirmary, New Orleans, La.
- 4:00 P. M. Uniform Forms and Reports—S. C. LOWENSTEIN, Superintendent United Jewish Charities of Cincinnati.
- 8:30 P. M. Conference Address—Heroism of Social Service—DR. HENRY BERKOWITZ, President Jewish Chautauqua Society.

**PROGRAM.**

9

9

9

**Wednesday, May 28.**

10:

10:00 A.M. — **Local Institute —**  
**Synagogue of Israel in United Hebrew**  
**Temple, New York.**

10:30 A.M. — **Rev. HENRY H. HARRIS, President**  
**Temple, Synagogue of Israel.**

11:00 A.M. — **Rev. HENRY H. HARRIS, President**  
**Temple, Synagogue of Israel.**

11:30

11:30 A.M. — **Rev. HENRY H. HARRIS, President**  
**Temple, Synagogue of Israel.**

2:00

12:00 P.M. — **Rev. HENRY H. HARRIS, President**  
**Temple, Synagogue of Israel.**

3:00

4:30



# PROCEEDINGS

---

## ADDRESS OF PRESIDENT, MR. MAX SENIOR.

MONDAY, May 26, 1902.

After an invocation and prayer by Rabbi Morris Feuerlicht, of Lafayette, Ind., President Max Senior delivered the following address:

LADIES AND GENTLEMEN—The experiment begun at Cincinnati three years ago, may now be fairly regarded as a success, at least so far as membership and attendance are concerned. It was a source of gratification to those interested in this Conference that at the Chicago meeting two years ago 38 organizations had already been enrolled, and the attendance at the meeting was larger than the most sanguine had anticipated. Today we have a membership of fifty-one, including the relief organizations of nearly all the principal cities of the country. I regret that we have been unable to enroll such cities as Brooklyn, Providence, Omaha and Portland, Oregon—all important centers of Jewish life—as well as a number of smaller cities, but as our work becomes more widespread and better known, no doubt our membership will increase. The attendance at this meeting, representing so large a proportion of our constituent associations, indicates the wide recognition of the importance of our deliberations. I wish to thank the Committee of Membership for their effective work in securing new members.

Having now secured a large majority of the relief organizations, it will be well for this meeting to consider the advisability of organizing new sections, whose membership shall include our institutional societies. We could not probably accomplish much by inviting the Jewish hospitals to join us. The problems in hospital work are largely professional, and are in no wise influenced by the race or religion of the patient. But we have a

large number of orphan asylums and homes for the aged and an increasing number of settlements and institutions more or less similar, engaged in educational work. For these a constantly growing proportion of the money devoted to charitable endeavor is now being expended. It seems to me that considerable benefits would accrue to these institutions by their attendance at these meetings, and by an organization of their work on carefully thought out lines. In my preparation for the question of tuberculosis I had occasion to make some investigation of our orphan asylums, and I was surprised to learn that some of them kept no record of the causes of death of the patients. If charity work is to be effective it must take cognizance of the causes of poverty as well as of the methods of relief, and the instance I have just mentioned is only one of many in which one section could assist and throw light on the work of others. I suggest that a committee be appointed at once to consider the advisability of so changing our constitution as to admit institutions to membership. If it be thought wise to do so, the next Executive Committee can proceed to organize these sections.

There has been some question as to the aims of the Conference, and some criticism of the character of its activity. It is said we ought to "do something." One of our constituent associations in a small city has withdrawn because it could not see that we are of any benefit. I need hardly combat before this meeting so narrow a view. Our constitution declares that we are not to interfere in the internal working of our constituent associations. Our aim is educational, corrective, stimulating, suggestive. We are engaged in an endeavor to raise the administration of charity to a higher level, to enlist the best thought, to encourage the highest ideals, to point out the best methods.

It remains for our constituent societies to carry out the suggestions made here, to enroll among their directors men and women able and willing to work for the best, and to raise their communities to a point of appreciation where they will deem it a duty and a privilege to support our endeavors with their money and their sympathy. That these meetings will not be without practical results of the greatest importance and the widest extent, can be best proven by what has been accomplished in the past two years as the direct effect of the Chicago meeting. In

my address of two years ago I referred to the matter of inter-urban transportation as a foul blot on the administration of Jewish charity. The rules regulating transportation adopted at the last Conference are familiar to all of you, and while representing the utmost extent of the administrative capacity of this organization, had no binding force except that based on the voluntary good faith of our constituents. Yet so conscientiously have these rules been observed, and so effective have they proven to be, that practically speaking, transportation is a dead issue. Mr. Herzberg, of Philadelphia, to whose earnest work and enlightened thought we are most largely indebted for the formulation of the rules governing transportation, has prepared a paper which will treat this question more in detail. It is true that some friction has arisen in regard to people sent out by the Jewish Agricultural Aid and Removal Bureau, an account of whose work will be an interesting feature of our program. But these infractions have been traceable largely to our country brothers in the small towns in which we are not represented. It will take some time to educate the country Jew to a recognition of his responsibilities, but the Jewish Chautauqua Society, the Cleveland Orphan Asylum, the Denver Hospital, the Removal Bureau and other philanthropic and enlightening forces are breaking in on the isolation of the country Jew, and awakening him to his duties. Meanwhile, judging from the experience of the Cincinnati charities, with which I am of course most familiar, the matter of transportation has been conducted with the utmost good faith, the greatest courtesy and the broadest spirit of charity. Seldom has an organization attempted to shirk its rightful responsibilities or to shift them upon others. Investigation made at our request in other cities has been prompt and invariably honest. Who shall say how much misery and humiliation have been spared by the enactment and observance of these humane and enlightened rules? In this result alone the existence of the Conference is justified, and the harmony and good faith displayed in this matter have so drawn together our constituent societies as to augur the best results for any other movement they may deem best to undertake.

Not less notable, and as directly traceable to the influence of the Conference is the movement toward consolidation of charities

in the larger cities. The admirable paper read at our last meeting by Professor Loeb left nothing further to be said on this subject from a theoretical point of view. Since then the Chicago consolidation, already begun two years ago, has been perfected, and the last report of that organization is a triumphant vindication in practice of all that has been claimed for the movement in theory. We shall hear further of the successes achieved in Philadelphia, Kansas City and St. Louis, successes due largely to the encouragement and assistance of officers of this Conference. Work in similar directions is now in progress in New York, Baltimore, Louisville, Cleveland and Pittsburg, and I hope that the reports which will be placed before you will tend to crystallize these movements and bring them to a successful issue.

Confederation is to be encouraged, not only because it will provide larger funds for charitable work, but because it must inevitably lead to higher aims and performances. This fact is admirably brought out in the Chicago report to which I have referred. Relieved now of the anxiety about funds, directors can be elected to the boards of the various institutions, not because of their money-begging capacity, but because of their genuine interest in the work itself. And with attention directed exclusively to the work, that work must broaden and become more effective. And this leads me to another point. Directors, however zealous, are usually men and women engaged in other activities, and who have not the time to originate new movements and methods. Trained men are needed for these purposes. The requirements of the administration of charity, at least in the large cities, have outgrown the old system still unhappily in vogue in many organizations. The day has gone by when directors personally knew a large proportion of the small number of applicants; when the Board sat on Sunday morning and the unhappy outcast was brought before 10, 15, or 20 men, to state his case and receive the few dollars grudgingly bestowed to relieve his immediate wants. It is a picture known to many of you, and not a pleasant one to contemplate. We should recognize that these conditions are changed. The enforced immigration of twenty years has enormously increased the number of dependents. We are no longer satisfied merely to relieve pressing necessity. Volunteer workers, however earnest, are no longer equal to the

task. We need leaders, trained men, who add to kindly hearts a thorough scientific knowledge of the work before them. The demand for them is already greatly in excess of the supply, and as our charities confederate it will increase. How shall we supply this demand? I hope to see established at this meeting a national society for the encouragement of the training of charity experts. This Conference can not undertake it as a branch of its work, but we can encourage it and brand it with our approval. Let such a society establish scholarships for the training of men and women in sociological work in New York and Chicago, the cities best equipped for study of this kind. No more attractive and promising field can be offered for bright, active young men and women, and their influence will raise the standard of charity work throughout the country, as the graduates of the Hebrew Union College have raised the standard of the Jewish pulpit. I commend the matter to your serious attention.

In default of trained experts such as I have mentioned, and while we must necessarily wait until they are trained and ready, we must not stand still, but ever struggle upward as best we may. Nothing will aid us so much in the consideration of the causes of poverty and the best methods to alleviate it as carefully prepared reports and statistics. Unfortunately, in many cities, even the largest, no careful reports are kept at all, and in almost all, these reports vary most widely in scope and character. This but adds to the difficulty of drawing conclusions of great value—difficulties freely admitted to be great on account of the varying personality of the observed and the observer. This matter has already been discussed at some length at our previous meeting, but to bring about practical results the Executive Committee will present now a carefully drawn form for uniform records and definite recommendations as to the matter to be included in reports. For the convenience of all, especially the smaller cities, the Conference should undertake to prepare and supply at cost such forms as this meeting may deem most advantageous.

To no question will such reports bring more light than to the consideration of consumption. Within the last few years a great wave of interest in this subject has spread over the entire civilized world. With disease as with vice familiarity breeds indifference. While we become greatly excited by occasional outbreaks of small

pox or yellow fever, we lose sight of the fact that tuberculosis kills one out of every eight persons who die. Entirely disregarding the great misery attendant upon this long drawn out disease, we can not in figures express the enormous economic waste resultant from it. In order to place one phase of the question before you, I have asked the directors of the various Jewish Orphan Asylums to inform me what proportion of their children have become orphans because of the death of either parent from consumption. The reports from the institutions which have such records are truly startling. The Cleveland Orphan Asylum reports 52 percent orphans by the death of their parents of consumption, and, further, that 40 percent of the surviving parents are consumptive. One would be tempted to doubt these terrible figures if they were not vouched for by so careful an observer as Dr. Wolfenstein. The San Francisco Orphan Asylum reports 28 1-2 percent, the Rochester Orphan Asylum, 20 percent, the Atlanta Asylum, 12 percent, the New Orleans Asylum, 25 percent, Leopold Morse Home, 13 percent, Chicago Orphan Asylum, 23 percent, the Philadelphia Orphan Asylum, 5 percent. Unfortunately, the two large New York institutions keep no records bearing on this subject. It may be safely said that 20 percent of the very large expenditures of orphan asylums are due to consumption of the parents. The conditions under which many of our poor live, especially in the larger cities, are such as to greatly favor the spread of the disease. It behooves us, therefore, both from the standpoint of humanity and from purely economic considerations, to make strenuous efforts to combat this dread plague. We shall hear at this meeting of the achievements of the Denver Hospital and the broad plans for the future of that noble institution, as well as the work of the Bedford Sanatorium, established by the Jews of New York. But it may safely be said that the work is far too great to be handled entirely by private philanthropy. All Jews should therefore work earnestly in originating, fostering and supporting movements for the establishment of state sanatoria such as are already in existence in Massachusetts and other states. Consumption is curable in a large proportion of incipient cases, and no monetary investment by any state will bring such large and quick returns in decreased expense in other directions.

To no class of our people is this a matter of greater importance

than to our newly arrived immigrants. Coming in great numbers to this country from the small agricultural towns of Europe, and settling, as the large proportion of them do in the crowded tenements of the large cities, the close quarters, the hard work, insufficient food and fresh air, make them particularly susceptible to the disease. But this is but one phase of the overwhelming immigration question. Probably 60 percent of our immigrants settle in New York. It is calculated that there are now 550,000 Jews in Greater New York. During the past year the United Hebrew Charities of that city assisted 55,000 persons, exclusive of those assisted by the numerous other relief organizations of that overburdened city. And this in prosperous times! What may we expect in times of industrial depression? From every point of view, financial, physical, moral, and, unfortunately, especially from the moral view, this situation is most alarming. It is in no sense a local question—it is national. I need not dwell upon the innumerable ramifications of this subject—the almost endless points at which it touches the Jewish life and interests of the country. We have with us the representatives of the United Hebrew Charities, the President of the B'nai B'rith, and the officers of the Industrial Removal Bureau, who will present to you the national aspects of this most perplexing situation. To these papers I invite your most earnest attention as dealing with probably the most important subject before our Conference.

It is pleasant to turn from the gloomy side of charity work, the depressing problems of the relief of crying distress and misery, to the more encouraging movements for the education and uplifting of the younger generation. As I have before indicated, an increasingly large proportion of our effort is now directed in these lines. In particular the establishment of settlements has been a marked feature of this work in the last two years, and demands the careful consideration of this meeting. Without desiring to anticipate the paper of Dr. Gries, I may say in this place that personally I have some doubt of the efficacy of this work, unless modified to suit Jewish conditions and temperament. I believe that our poor, like all others, are suspicious. The Jewish nature is not emotional. We can not be reached by what I should call Salvation Army methods. Yet the settlement is probably here to

stay, and the question to consider is how to make it best subserve strictly Jewish needs.

The problems involved in the care of children are always among the most interesting in charity work, and the consideration of this subject has been accorded a large share of the time of this meeting. We are indebted largely to Dr. Hirsch for his presentation at Chicago of one phase of the question which will have our attention—the placing of orphans in institutions. It is high time that we should awaken to our responsibilities in this matter—that we should recognize the human side of this problem. Let us not shirk our duties either on the ground of expense or apparently great difficulties. We should recognize the limitations and defects of institutional life—the injustice of separating children from parents. We shall not probably be able to cure the evil entirely (nor is the system entirely evil), but I hope we shall take a decided step in the right direction. The very submission of the matter marks a higher plane of charitable discussion and affords an excellent opportunity to bring to the attention of the Jewish community the value of these meetings.

Several matters of much importance have had no consideration, either for lack of time or opportunity. It is to be regretted that the question of desertion has not been advanced by the admirable report submitted two years ago. But this question is a very involved one, requiring considerable correspondence and outside influence. This organization needs greatly a paid secretary, whose duty it should be to foster and encourage the work outlined at these meetings. Unfortunately, we have not the funds necessary, for our dues are very small and hardly sufficient to pay the expenses of postage and printing. Our telegraphic code should be revised and enlarged, and its more liberal use by our constituent associations encouraged. We have been unable to present a report on industrial work in the homes—a question that has been too little considered and which would be of especial interest to the smaller cities. A committee on this subject should be appointed and authorized to issue a pamphlet as soon as possible.

At the risk of appearing presumptuous, I desire to say that I shall not again accept the presidency of this association if it be offered. Not that I have lost interest or am desirous of shirking work or responsibility. But I believe that one of the greatest evils



in Jewish charity work is the persistence of the officers of our institutions for many years. We need in the conduct of our institutions new blood and new ideas. This is a principle largely recognized in business matters and equally applicable in our affairs. I am a firm believer in rotation in these offices. In this way we shall have the benefit of new ideas, and each new officer will have a circle of friends who through him become interested in charity matters. Charity will no longer be a thing apart from the community—to be cultivated by a few people who are regarded with more or less suspicion, if not contempt, as visionaries, or, let us say, “cranks.” Charity is the concern of all, and no one has a right to transfer the burden to others. Long incumbency of office produces a feeling of ownership, which is often disastrous to the best interests of the community. We all know the people who are much concerned about the interests of “my institution.” It is to call attention to the evils of this system that I take occasion to explain my position at this time.

In closing, I desire to thank most heartily the officers of this association for their cheerful and valuable assistance in the work, and especially the secretary, who has unselfishly devoted much time and her excellent ability. In all my correspondence I have met a cordial interest and a ready response which have made my duties most pleasant. I trust our organization may have a long and valuable career.

#### HON. WM. C. MAYBURY, MAYOR OF DETROIT.

LADIES AND GENTLEMEN: It is a very great pleasure to me this morning to welcome you to the city of Detroit. I had the pleasure of listening to the admirable address of the President, and also to his closing remarks. If I might express a word of experience in the matter of office holding I would say, I find the man who wants to run away from the office is the man to hold it. (Applause.) My experience with such men is, they are the men who are in the right place.

My dear friends, there is every reason why we should welcome you, and I am sure that you are welcome. No one can enter this beautiful city, at this time of the year especially, and see these broad streets so well shaded, the flowers growing everywhere,

but should feel there is a welcome that is expressed more beautifully than it ever can be in words, for nature talks so eloquently in herself. You can not go along these broad highways without appreciating that we do not make them so broad for ourselves; we certainly made them that the city would not be lonesome. Therefore we would like to have our friends come; there is plenty of room for you, and we are glad that you are here. And what I say of our streets and parks is peculiarly significant and can be said of our hearts. It is a subject I want to say very little about, because I am a single man. (Applause and laughter.) Besides, there are reasons why we should peculiarly welcome you. You are on a mission which is of interest to us all. We have in Detroit 287 citizens from whose work and from whose pockets these charities are alone supported. If their doors should be closed, the condition of things in the city of Detroit would be such that we would not dare to invite you here. We would not invite you here to see the blind groping or the aged and feeble walking, unsupported, along these public ways, the children and orphans crying for bread. We could not invite you here under those conditions; and we are proud to say these conditions of distress are not here. You are here to see what more and what better can be done in the matter of alleviating human distress, and why should we not welcome you? There are special reasons why you, the descendants of an old and honorable race, should be welcomed here. Because it is a matter of history that when all were worshipping God, with no idea of fatherhood, with no idea of brotherhood, that your God was Jehovah, the Father all-powerful, and yet a just God, and so close to humanity that he could walk with the lowly and be a friend to Abraham. Charity, which you knew particularly, and more especially as justice, was known among your people, and the identity of the family was known among you when it was not recognized scarcely in any other part of the world. So that you come to this by inheritance. It comes through all the ages and so effectually that very few of your race are found upon the poor rolls of the city of Detroit. It is an exception to find such a name. Why? Because, if one of your race comes here and is poverty stricken he is put upon his feet and he is expected to work, and does work, and you will find him engaged in some occupation that is self-supporting. You are, indeed, well prepared to speak

upon this subject, and we can well afford to listen to those who have inherited so much that goes to the uplifting of humanity and especially of charity among children. Now, my dear friends, there are no better families, let me be permitted to say, no more promising children than are found among your own people. I am sure if you could be here during the winter season especially, and see the Jewish families in our city you would join with me in pride in the work and in the fraternity of spirit that actuates the Jewish people in the city of Detroit. For all these reasons you are, my dear friends, heartily welcome. And where? To one of the oldest cities of the continent—old and yet new. We have passed into the third century of our existence. And yet everything seems to be modern, and everything is modern, because the old city has largely passed away. It has left behind it, however, of the earlier civilization, a courtesy and kindness that seems to be a sort of atmosphere about its inhabitants, for it is recorded as a matter of history that those who first came here were not those who came to take from the poor Indian something that he had, and to give him nothing in return. If they dealt with him, they dealt with him honestly and fairly. They brought with them the faith in which they were brought up, the religion of their people, and sought to introduce him to the blessings of their religion. The first act of the earlier pioneers was one of worship, upon which the Indian looked with a great deal of curiosity. War was unknown in the first fifty years of the foundation of Detroit. The Indian found in the white man a friend with whom he could hunt and fish and have fraternal and social life. And I feel some of that which came with those early pioneers has blessed our city ever since. We look upon the distress of our neighbors with more than common sympathy, with justice, and with, perhaps, that kindly act and kindly treatment that marked the life of the earlier settlers, which has been a benediction and blessing ever since. Now, to this city, my dear friends, I give you a cordial welcome, and I have also a gracious message to extend to you on behalf of the conference assembled here on Thursday next—an invitation to you all to remain over and attend that conference and join in its discussions. I have especially deputed Dr. Franklin to convey this message to you and say to you that we would be grateful to have

you remain over. To this old city of hospitality I bid you a cordial welcome. (Applause.)

*Mr. Berkowitz.*—I would like to make a motion, Mr. Chairman, that the very able address of welcome shall be received and come up for discussion at a later time; but I rise to my feet for another purpose. I would like to know whether this address of the President has been printed. It is so full of suggestions, it will be much easier to discuss it if it were in the hands of the delegates, and therefore I would like to add to that motion that the address should be printed and distributed among the delegates, so that we could discuss it more intelligently. I must join in all the praise that has been bestowed by the Mayor, in his address of welcome, upon this address of the President. There is but one criticism that I could offer, and that is upon the last, but one, paragraph. I do not believe in rotation in office. I believe in keeping the men who have done so nobly—in starting a society of this kind, which, in spite of its great achievements, is still in its infancy—in office, until the society is upon a firm foundation. And, therefore, I think I express the sentiment of every one of the delegates here present who have listened to this address and who have watched the ability with which our president has launched the society that we should continue him in office. Under these circumstances, I do not believe in rotation in office. I don't think he believes in it himself.

The motion was duly seconded.

*President Senior.*—If the Chair may be permitted a statement, our time is exceedingly limited, our program is full; I doubt whether there will be much time allowed for the discussion of the various matters I have brought up, unless it be by assignment to certain committees. However, the motion is before you.

*Dr. Landsberg.*—I would like to amend the motion that the paper be referred to a committee of three, to make such disposition of it as they may see fit.

The motion was seconded and unanimously adopted.

*President Senior.*—The Chair will appoint as such committee Dr. Lewinthal, Mr. Wm. Berkowitz and Dr. Landsberg, and will refer the matter of printing the President's report to the

local committee, with the request that they give the matter immediate attention.

### REPORT OF FINANCE COMMITTEE.

Balance on hand, June 8, 1900..... \$263.15

#### RECEIPTS.

Dues for years 1901, 1902 .....	\$795.98	
Sale of pamphlets .....	34.04	830.02
		<hr/>
		\$1,094.17

#### EXPENDITURES.

Secretary's expense .....	\$13.80	
Postage .....	107.12	
Stenographer's report, Chicago meeting....	95.25	
Printing report, Chicago meeting .....	318.25	
Printing pamphlets, etc. ....	81.61	
Stationery .....	5.10	
Rebate money overpaid by Richmond.....	1.08	
Express . . . . .	50	
Special agent at Detroit .....	6.00	\$628.71
		<hr/>

Balance on hand, May 29, 1902..... \$464.46

Respectfully submitted,  
JULIAN W. MACK, *Chairman.*

*President Senior.*—The first subject before us is the question of the confederation of charities, and we shall have the pleasure of hearing from Mr. Julian W. Mack on the subject.

*Mr. Mack.*—I gathered from the arrangement of the program, Mr. Chairman, Ladies and Gentlemen, that the discussion of this subject was to be in the nature of an experience meeting; that is, that representatives from the various cities in which the charities have been confederated, were to tell of the practical workings of their organizations. In this light, I have not prepared any formal address, but am ready to take up the matter purely informally, and tell you what we have done in Chicago. I will digress a moment, however, and say that in Chicago we are firm believers in rotation in office. In our original by-

laws we limited the term of each office-holder to three years. We did that because we had suffered in the past from the continuous holding of office for many years by the same men; but we had several purposes in view in adopting this provision in our by-laws, and we did that particularly because of the local conditions. If we had happened to have a single young man retired from business who could devote his attention to our work, this provision would never have been adopted. So we are believers in rotation in office, with discrimination. (Applause.) I haven't any doubt that the discrimination will be used most effectively at this meeting. Moreover, as I said, we did grant our office-holders three years, because we believed that these three years were necessary to put the organization, whose aim was limited, upon a firm footing. How much more necessary is it in this organization, whose aims are as broad as charity itself, to retain at its head a man retired from business, active and able, and who is willing to give the necessary time.

To come back to the subject. We had been collecting in Chicago about \$110,000 a year, by contributions to membership in the various charitable organizations; by our annual charity ball, and by numerous ticket-selling affairs throughout the year, and festivals and entertainments of all kinds. Our people were not satisfied. The retail merchants particularly complained of the innumerable requests to buy tickets, which they could not refuse, and their unwillingness was not due to any unwillingness to pay the money, but to the annoyance to which they were subjected. They liked the ladies, but they didn't like them when their visit was for the purpose of selling tickets. Then, again, the amount raised was not sufficient to meet the demand. Nearly every institution had an annually increasing deficit, until, in 1898, we were told to go ahead with a huge effort, and we raised some \$90,000 or \$100,000, and with that we were able to meet the deficit that then existed in the various charitable organizations. But we knew we were going to begin over again, that our deficits were going to pile up, unless something else was done, and therefore, during the year of 1899, a plan of federating all the charities was talked about. And early in January, 1900, two or three young men called a meeting of some of our wealthiest citizens—about twenty of them—to see how much

they would give as one single donation, to be divided among all the Jewish charities. The response they met with was most gratifying. Not that the wealthiest citizens gave the amounts that were in each case expected of them, but that they, nevertheless, signed their names for sufficient to give us an encouraging start. There was one contribution for \$2,000, half a dozen of \$1,500, and the rest \$1,000. With that we could go ahead. We started out in the community. We told them what our plan was, and we met with absolutely unanimous approval. There was not a single dissenting voice, except in one family, and that for purely personal reasons. Even they approved of the plan. The result was that in two months' time we had \$100,000, and we then decided to call a meeting and organize. On the day of the organization, just three months after the original meeting, we had \$116,000, subscribed by some 850 people. Our year began May 1, 1900, and at the close of that year we had received subscriptions of \$135,000. That was an increase over the largest amount that had been collected in any former year, as we estimated it, of at least \$25,000. It was sufficient to supply all the demands that were made upon us. Every institution was fairly and justly dealt with. There was no friction, and, of course, having money enough to meet the demand there was no occasion for friction. Some new organizations were desired by some of the ladies. We had to discourage some of these, because we knew we didn't have enough money. In the second year we met the same experience, with the same result, and then came one of the problems which confederated charities will always meet. One organization decided they would start their own institution, and they did start. But while we refused to give them assistance, we nevertheless stated to them that we recognized the value of the organization and the good of the institution in Chicago, but it was simply a question of lack of money. Having a very large membership, and having in that membership many ladies whose husbands felt unable to subscribe to the associated charities, they succeeded, by working in the outlying districts, during the first year. We shall have the problem this year of what is going to be done in regard to that institution, and I think everything will be settled satisfactorily and to the advantage of all concerned. That is one of the dangers, however, that a confederated

association is going to meet with. We can not evade it. There will be some people who will start up independently and who will attempt ticket selling, much to the disgust of our subscribers, and with the result of irritation in Jewish circles on the charity question. This, however, is but a minor defect, and does not prevent us from seeing the very great advantages that are derived from federation. In the first place, the entire community has a different feeling about the financial part of the charity question, if it is not made a continually annoying and burdensome matter to them. It is more the annoyance than it is the amount of money involved that has been the cause of the dissatisfaction heretofore. But, in the second place, the amount of the subscriptions will, beyond all question, be considerably greater than the amount subscribed heretofore. If you will go out in your community and ask the individuals how much they are giving in all to the various charities, I think you will find a very highly exaggerated idea of the amount each man has subscribed. If you will ask him to put down his name on the list for a single contribution of the amount he thinks he is giving to every one of the charities in the community, I think you will raise at least 50 percent more than you have raised heretofore. There is no question but that every one of those men who gave a thousand or fifteen hundred dollars, gave 50 percent more than before, and I think it is equally true of those who gave \$200.00 and \$250.00. In the third place, the question of collections—out of 1,500 to 2,000 subscriptions, during the first year of our existence there was outstanding May 1, 1901, \$1,033. I think that showing on the score of collections is very remarkable. It took continual effort. Not only the paid bookkeeper, but the individual members of the board had to continually look to these matters, and if it were not for the fact that we had an extremely able President, who was willing and able to give a great deal of his time to it, we would not have been as successful as we were. During our second year, we feared that, on account of lack of enthusiasm, on account of the death of some of our largest subscribers, in fact, the largest subscriber and several others, we would meet with a loss in the total of our collections. We were surprised to find at the end of the year that our subscriptions and collections had increased some \$1,500. In other words, we had



received, during that year, \$137,000, instead of \$135,000. Our total uncollectible amount of the second year was about \$500. In the fourth place, the trouble and bother of soliciting subscriptions and collecting them is one of the things that has kept a number of good men and women from going on the various charity boards. That is a matter of the past. The charity boards of the city expect to do the work of the organizations, and expect to be supplied with the financial means necessary to carry on their work. The relief from that which was their greatest burden is now a very great incentive to their accepting a position on the board. As to some of the problems that we met with—the question was raised, How shall the officers of the associated charities be elected? Shall they be selected as delegates or representatives by the various constituent societies? Shall they be selected by the community at large, but with some provision that each board shall have a representative, or shall they be selected by the community at large without such provision? I know of no written law why they should not be members of the various boards. The faith of the Chicago people in their officers and particularly in the impartiality of their officers, was evidenced by the acceptance of the unwritten law that the members of the central board should not be members of any other board. There was no fear that any of our body would be partial; there was every faith that if we did not raise enough money to supply all, the lack of supplies would fall to the institution that could stand it best. We had that experience during our second year. The demands of the institutions had increased; nearly all of them had grown. The Orphans' Home had considerably more children. The Hospital had a very great increase in the number of patients. The Training School had increased to some extent; the result was, we didn't have money enough to meet the burdens. The cut came in the Relief Association. The institutions had to be provided for according to their actual needs. The relief department could get along in some way with whatever was given them. If we received a very large amount of money, the work of the relief department would be necessarily increased. But, on the other hand, we could not cripple the institutions. We could say to the relief departments; this is the amount left over for you this year; you will have to cut your cloth accordingly. There was no complaint

whatsoever on the part of any one. The relief department did work according to the money at its command, and work to the best of its ability, in proportion to the amount received. The problem of confederation may be different in other cities. In detail, it is entirely different in some cities from what we met with in Chicago. We really had two problems of confederation. First, a confederation of all the Jewish charities in one financial body; and, second, and that to you is the more important, a confederation of all the relief-giving bodies, that there should thereafter be one central office from which all actual relief should be dispensed. Heretofore we had a number of societies, particularly the ladies' societies, that were giving relief, and beyond question there was considerable duplication. When the associated Jewish charities was formed it felt its first duty to be the amalgamation of all the relief-giving bodies, and that was brought about by self-sacrifice of the ladies, in practically giving up their own organizations and in joining hands with the central relief office. I have no doubt that everyone in Chicago recognized the great gain to the community in this amalgamation and centralization of the relief work. There was one organization that was engaged partially in relief work, but more particularly in personal service and preventive work, that did not amalgamate, and was not asked to amalgamate directly with the relief; but it gave up its relief-giving part of the work and has restricted itself since then to the preventive work, particularly the work connected with legal matters, the probation officer work, and the juvenile court work.

There is one other item I want to mention, and that is the dangers in confederation. The benefit is very apparent. One of the chief dangers is the possibility of hard times coming on and our subscription fees being cut down. Every institution will have to suffer alike if this should happen. Whether that danger is real or not we can not tell. Fortunately for the country, hard times stayed away since we began our work, and whether the larger subscriptions will increase as our smaller ones will decrease when the hard times come, remains to be seen. We have not been able to follow the Philadelphia plan of establishing an emergency fund. We should have liked very much to have taken ten percent of our receipts to set aside to meet this possibility of hard times,

but, unfortunately, we had only \$5,000 left the first year out of \$135,000 collected, and of that we used up one-half during the second year, so that we ended our second year with only \$2,500 in the treasury. It is an extremely wise provision, however, if you can possibly manage to collect during the year more than you really need. We are endeavoring to do it at the present moment. The first work of the newly elected board, the board elected last month, for the third year of the society, was to appoint a committee to first visit our wealthier subscribers, and to endeavor to get them to raise their subscriptions, and then go along the line. Chicago ought to have at least \$175,000. It is not doing its duty in raising \$135,000, and we can well use \$150,000 or \$160,000. We are going to make a great endeavor to start an emergency fund. Another possible danger, particularly in urging large subscribers to give very substantial sums each year, is the danger that the practice among the wealthier Jews of leaving substantial legacies to our institutions may possibly fall off. If the associated charities of a city are successful, if the people become convinced that each donor will do his full duty year by year, possibly the legacies will be taken away from permanent endowments. I think, however, this danger will be met by realization on the part of the community that these annual subscriptions, while fully sufficient for current needs, do not, in themselves, answer the entire needs of the Jewish community, and that the duty of the wealthier Jew is not fully performed in giving an annual subscription, no matter how large it may be. This will be brought home to them when new institutions are needed, or when larger additions to present institutions are needed. In Chicago the possibility is being considered at the present time of erecting a very large addition to, or supplanting our present hospital with an entirely new hospital. This will demand a very large amount of money. We hesitate, we are a little nervous, we do not know whether the plan will meet with success or not, but if it does or does not it will bring home to the wealthier Jew the knowledge that there are other needs in the community than those that are to be met from annual subscriptions; that there are some permanent needs, and that these large legacies will always be extremely helpful. Those are the benefits and the dangers as we have seen and experienced

them or foreseen them in Chicago. We believe firmly that the dangers are extremely small, the benefits extremely large. We feel gratified at the success that we have met, but we do not feel completely satisfied with ourselves. We are going to make a very earnest effort this year to put the Associated Jewish Charities of Chicago on an absolutely permanent footing. (Applause.)

*President Senior.*—We will hear from the various gentlemen whose names are on the program, and then if there is time an opportunity will be given for miscellaneous discussion.

*Mrs. Pisko.*—Mr Chairman, it seems to me the discussions are very important, and that we ought to give as large an opportunity as possible for that purpose. There are so many delegates who have come here for the express purpose of finding out how they can confederate that it seems to me we should spend the greater portion of our time in that way.

*Delegate.*—What is the expense of administering the Federation in Chicago?

*Mr. Mack.*—The entire expense of administering the Jewish Federation, of soliciting subscriptions, collecting subscriptions, and attending to our office work has been less than \$3,000 a year. We did not get \$135,000 from 800 subscribers, but from 1,700 subscribers, and we got over \$100,000 from 450 subscribers, the balance from the rest.

#### MR. JACOB GIMBEL,

PRESIDENT FEDERATION OF JEWISH CHARITIES, PHILADELPHIA.

As the federating of charities has produced relatively a new condition, we are always pleased to respond to a request for an account of our experiences in the work; it is, however, an exceptional pleasure to embrace an opportunity of submitting such a review to the National Conference of Jewish Charities.

Philadelphia's representative to your first convention, held at Chicago, came home a strong advocate of the federation of charities. He heard the reasoning of Professor Loeb; it was there that he became fully enthused over Cincinnati's two years' experience. Mr. Herzberg returned an earnest disciple of federation, and his advocacy of it at once commanded the attention of this community.

But his course was not without resistance. Counter-argu-

ments assailed it plentifully. Intense solicitude of officers and directors of many of the institutions to be affected had to be relieved, and it was not until a list which equalled 85 percent of the previous year's subscriptions, was under-written as an earnest, that the Federation of Jewish Charities of Philadelphia was made possible.

The system of charities of this city began as far back as 1838; it has been fostered with unstinted hand, and is today broad and far-reaching in its scope. It comprehends nine institutions with which to succor man, woman and child in all the varying forms of need and distress, and which extended relief and benefit last year to many thousands of our people.

Love's labor would make the managing of these institutions and caring for this vast number of people as light as air, but for that counter-weight called "deficits." Nothing so distracts, nothing so absorbs the best energy of officers and directors as that which forces them to "go out and raise more money!" for their needs; and, generally speaking, nothing has been so sure in its recurrence.

They are now relieved of this source of worry and of inroads upon their time.

The whole work of charity collection from the Jews of Philadelphia is assumed by the Federation.

No beneficiary organization can have a separate collection department, a prime feature of the Federation being:

To collect contributions, and to collect them better!!

The advent of this new undertaking was warmly welcomed by the community, and notwithstanding the lack of organization necessarily incidental to the first year of its life, the subscriptions received amounted to \$26,196.75 more than were derived from the same sources for all these institutions during the previous year.

An ardent approval of the plans and purposes of the Federation, no doubt, acted as an impetus to the increase appearing in the subscriptions of many; as much, however, can be laid to the extinction of the old system of subscription-getting, which Professor Loeb so well depicted at your former conference when he said:

"Many do not give because they have not been asked. Many who know their duty shirk it by alleging gifts elsewhere. Very

many withhold funds because they do not realize how little they are giving. And it is not too much to say that the soliciting for membership on behalf of one society spoils the field for two others."

The organization of each beneficiary is in no manner destroyed. Each retains its officers and board of directors to administer upon its affairs; and the membership constituency is preserved to each.

All contributions for specific beneficiaries are received by the Federation, which pays same to designated institutions; but in the subsequent settlement with them, these, as well as any other amounts which they may have derived from special sources of income—such as endowment funds—are deducted from their respective appropriations.

The only prohibition imposed upon each beneficiary society is that:

"No beneficiary society shall give any play, bazaar, excursion, banquet, theatrical benefit or other form of entertainment for which tickets are offered for sale, in Philadelphia or elsewhere, or receive any part of the proceeds thereof; or solicit money contributions other than permanent endowments or bequests from members of this Federation."

Membership is restricted to any Jew paying at least \$10.00 per annum. Contributions are accepted, but not solicited from those of any other faith, though some of our beneficiaries extend aid to all people, regardless of creed, color or nationality.

The Board of Directors consists of sixteen members, none of whom may be an officer or director of any beneficiary society. However, the Presidents of all the beneficiary organizations are made members ex-officio, with the privilege of participating in the proceedings, but not of voting.

Another province of the Federation, which was regarded with some trepidation, was the distribution of funds among the beneficiaries. The apportionments had to be based primarily on the amounts expended by the various organizations for the usual and ordinary conduct of their affairs during the previous year.

Taking the above, together with a budget from each institution, showing its probable needs for the current year, for our

guidance, the supposed difficulties of making equitable allotments, it is gratifying to state, have disappeared.

To the nine institutions that were embraced by the Federation at the time of its formation in May last, the following three have since been added, namely: The National Farm School, The National Jewish Hospital for Consumptives at Denver, The Alliance Israelite Universelle.

With a view of adding value to this communication we have sought and herewith present that which the Presidents of some of our beneficiaries have to say, touching the operations of the Federation from their standpoint. One is The Jewish Hospital, founded thirty-six years ago, and which has long ago attained to first rank among institutions of the kind. Mr. Hackenberg, its President, wrote:

"In response to your favor of March 22d, I want to say that, although the Federation of Jewish Charities of this city is still in its infancy, not having passed through the first year, there is every evidence that it has been quite successful.

"I have no doubt that after the exhibit of its year's work our co-religionists of Philadelphia will better understand and realize its worth when it will receive the support of the comparatively small number of our Jewish citizens who have not given it their support. It has been a very important factor in many ways in benefiting the various beneficiary organizations.

"First, it has succeeded in awakening the people to the requirements of our charities; at least thirty-three percent more has been collected from the same number of Jewish citizens of Philadelphia for charitable purposes than was ever before subscribed by them. It has also shown them that the amounts heretofore contributed for the support of the various charitable organizations was quite insufficient for that purpose; by far the largest portion, if not all, of its supporters very liberally increased their gross subscriptions to the Federation, being far in excess of the aggregate amounts heretofore devoted by them to the same purpose.

"Secondly, and a very important feature of the plan, it has provided ready money to meet the expenses of the various beneficiary organizations; this is an immense improvement over the former methods of securing income. Lack of funds always was a

hindrance to our work, as well as a source of great worry and trouble to the officers; formerly every one of our beneficiaries showed a debit balance sheet at the close of the year; under the Federation plan that will be impossible.

"Thirdly, there are many of the subscribers for the current year who will increase their subscriptions for the second year. A few days ago several gentlemen voluntarily offered to increase their donations (one of them at least 50 percent). This example will doubtless be followed by others.

"It seems to me there is no good reason why our co-religionists of Philadelphia should not contribute at least \$150,000 a year for the support of our various charitable institutions and societies, which amount, with their respective fixed incomes, will be ample for their wants, and I think will also enable the Federation to set aside a certain percentage every year for an emergency fund.

"All I can say is that the Federation has thus far proven a success, and that the beneficiary organizations can feel well satisfied with its results.

The other is from The Jewish Foster Home and Orphan Asylum, of which the President of the Board of Public Charities of the state of Pennsylvania recently saw proper to say: "An institution of which any state may be, and the city of Philadelphia is, proud." Mr. Leo Loeb, the President of the Home, had this to say:

"I take great pleasure in saying that the formation of the Federation of Jewish Charities in Philadelphia has proven a great source of satisfaction to the board of officers, and to me as President, of the above institution. Being placed thereby in a comfortable position as regards its financial requirements, the management is thus enabled to give its entire attention to the internal work of the institution.

"The work done by the officers of the Federation in the first year of its organization has evidently been satisfactory to the community, who have thus far supported the same very liberally and, no doubt, will increase their generous support should the contingency arise.

"The greatest satisfaction derived by the members of the Federation is from the fact that they are no longer annoyed by



continuous solicitations to raise money by the sale of tickets for balls, fairs, etc., etc., the discontinuance of which alone is one of the best results achieved by the formation of this new organization.

"I shall use the opportunity to dwell on this subject in my next annual report, urging all well-disposed citizens to support the Federation to the full extent of their ability."

Another point presenting itself is that many persons well disposed to make testamentary bequests for charity are deterred because of reluctance to make invidious distinctions among the charitable institutions. The Federation, embracing the entire system of charities, removes this embarrassment, and must have the effect of increasing testamentary benevolence from those who are willing to give to all, but can not give to each.

In fact, the writer has recently been told by several gentlemen that they had altered their wills so as to give the Federation legacies which otherwise would have been diverted to different uses.

The first year's results of the Federation have met the expectations of its friends, not only from the monetary aspect, but more from the growing tendency, which it has awakened among the people, to come together on a higher plane from which to view the woes of all humanity, and from which they can together work for the general amelioration of suffering and distress. And these promises of development of the better impulses of the human heart argue most for the future of The Federation of Charities.

*Mr. William J. Berkowitz, of Kansas City.*—Mr. Chairman, Ladies and Gentlemen, I bring you greetings from Kansas City. Greetings and glad wishes that the splendid purposes for which this conference has been established will go forward to magnificent success, and that the aims of its officers will meet their expectations. Kansas City recognizes and appreciates the guidance of the conference, and Kansas City comes to you today as the youngest child of this conference, having passed its sixth birthday on the 15th of May. To give you some idea of the conditions that confronted those who endeavored to better our charity, I want to say to you—probably I am reciting the history of other cities of about the size of Kansas City—that the charity work was generally in the hands of the most hard-hearted man that could be found in the town, and his idea of giving charity was to kick the fellow

out (laughter and applause). Then came a change, and men with hearts more yielding took charge. And so every Sunday morning—there must be no charity during the week—but every Sunday five or six men would come away from the postoffice, after getting their mail, would get together and settle things. They did the best they could. Then we decided to appoint a superintendent, giving something for his services, and he came to the office we had established, instead of Sunday morning, one hour of the day in the afternoon. But such a dingy office was hard to find. Nothing about it gave an air of helpfulness, and I do not suppose there was ever much helpfulness given. And then came the conference with its idea of confederation; and then came the work that was being done in other cities, and we heard the voice, and we said: Let us do something. These are the days of doing things, and, modestly speaking for Kansas City, it is one of the towns that does things. (Applause.) We gathered in the Temple on a certain evening, the representatives of five different societies, and listened to the presentation of a plan of federation. And then the questions arose: Are we going to lose our identity? Shall we have all our honors taken away from us? Shall we not be permitted to visit the poor any more? We tried to quiet this uneasiness; we tried to assure them that they would be able to do better charity, purer charity and higher charity, and so we organized. On the 4th of November last officers were elected, and all the funds in the hands of the various societies were placed in a common treasury. We had rented a building in the summer months, and to this building we invited all the contributing members of the city. We had a reception on Sunday afternoon—all the ladies, all the board of directors and the gentlemen—there ready to receive and to say something about what they were going to do. There was an awakening enthusiasm. A library was started, a piano was given, furniture obtained, and we have now what we call the headquarters for our charitable and for our educational work. Has it done any good? Six months have developed these things. We had a meeting of men contributing to the charities fund, and there were nearly one hundred present. The first time in three years there was a quorum. There was a place to go to; comfortable chairs to sit in; pleasant surroundings, and all present felt that they were a part of the movement that

was for the general good. The Council took an active part in the work. It had charge of the Kindergarten and the Industrial School and the Mothers' meetings, and they cooperated with the social settlement work, under the auspices of the Improved Dwelling House Association in the Jewish quarters. They are doing splendid work. The Kindergarten has been placed in this quarter. A piano has been given by one of the ladies. Paid keepers are provided. Here also the Boys' clubs and the Girls' clubs are conducted by some of our Jewish young men and our Jewish young ladies. There is a hand-in-hand effort all along the line. The superintendent has his office, and is at the building every afternoon for four or five hours. Instead of bringing these unfortunate people before a committee of eight or ten, the applications are discussed privately with the superintendent, and on Sunday morning, when the committee is expected to meet, they take up these cases, not in the presence of the applicant. (Applause.) What we are trying to do is not to give away money, but to save money, and to give practical help. We want to put people on their feet. If it be a mechanic who comes, we want to get him either a position or to put him into business. The problem that confronts us is the education of our women along the personal service lines. We are endeavoring also to establish a Labor Bureau. A committee was appointed. It is hoped that the personal service, in taking care of the home and the upbuilding of the home, and providing for that home by finding employment for the wage-earner, will solve the problem in Kansas City. Kansas City can not be proud of a Hospital or Orphan Asylum or Home for the Aged. It has no institutions as have other large cities, and therefore probably it sets an example for a great many of the second-class cities which have not yet joined this conference, but which should join it because of the advantages to be gained. And I hope and trust that this little experience I have endeavored to give you will be helpful in bringing into this scheme a great many cities of the size of Kansas City, so that they may know that there is an absolute good to be derived from a membership therein. With regard to the poor at home we have no trouble. We can take care of them. We are able to raise sufficient funds to do that, but the great question that is going to confront us is the fact that Kansas

City, being a railroad center, receives, I may say, all of the men who are sent out by the splendid well-meaning New York officers, into all the various country towns around Kansas City. The officers in New York are doing the best they can. I know it. I fully appreciate the enormous proposition they have to handle. But I want to say that our country cousins are shirking their duty. A man was sent to Topeka, and the citizens at Topeka said, we have no work for you here, although they promised a New York representative they would take care of him, and lo and behold! one Sunday morning there walked into the office of our superintendent nine big, stalwart fellows, all sent from country towns. We want to talk about that, too. We want to impress upon these smaller communities the responsibility that they have assumed. We are trying to do the best we can along that line. We took care of the nine. And I want to say to the New Yorkers that these fellows all went back to you.

I want to say to you there is something we must correct. Here is a case: a man comes to the office of the superintendent, is referred to the committee on employment; we find he is a good fellow, his wife is in New York City; he has been sent here post-haste; he did not have a chance to get his trunk on board. We secured him a position the day he got there, took care of his board; saw there was no question about his having shelter and meals, and for three months he did nicely. In those three months he sent for his wife. Business became dull after the holidays, and he lost his place; but in the course of a few days he found another position, and we found a place for his wife. She was a cook, and there was no trouble in finding her a place. (Laughter.) Now, the most peculiar thing of all is that his wife saved enough money to go back to New York, and this man gave up his position and followed his wife. What are you going to do about that? We like to get these men permanently located, but it is distressing to have them come and tell us after they have worked with us that they want to go back to New York. I trust this subject will come up in the conference, and that I shall have something to tell our people at home when I get back.

We have no rich men in our community. We had ninety-six men contributing to our charities. We decided that we must change conditions, and we made an index of every able-bodied

man in Kansas City who ought to give something, if only a dollar or two dollars a month. Three hundred and fifty names are collected, all on the blue cards, and these have been changed, and now we have 186 white cards. When I get back we hope to change all the blue cards to white cards. The ladies are continuing in their efforts in their various societies, giving dues of fifty or twenty-five cents a month, and they have produced a revenue of about \$250 a year. We want to raise \$10,000 in Kansas City. I ought to be ashamed of myself to come before this body and talk about modest figures like \$10,000 when I hear such round figures as \$135,000. I wish they would send some of those Chicago contributors to Kansas City. With these \$10,000, if we succeed in raising them, we shall be able to make an annual subscription for Kansas City to the Denver Hospital and the Cleveland Orphan Asylum. I do not know of anything else to bring to your notice in regard to our experience, except to say this, that the sentiment is in the air, that there is now a desire to affiliate with the association. Men said in astonishment to the membership committee: What is the matter, is it an accident? I have lived here nine years and nobody asked me to join that society. When I get back we hope to have a committee of fifty after every man; and if the first committee does not get him, he will either die or get into the fold. (Applause.)

*Mr. Moses Fraley, St. Louis.*—Mr. President, Ladies and Gentlemen: For the first time in my life I have come to Detroit to be embarrassed. I find that every sentiment I had prepared to deliver here today has been already expressed, and I am really at a loss what to say. I hold in my hands a first copy of the by-laws and constitution of the St. Louis Confederation of Charities, the first printed, which I intend to present to the President of this organization today, to be placed in the archives or in his keeping. I will read the preamble as follows: "Article 1st, Preamble. The Jewish Charitable and Educational Union of St. Louis being formed for the purpose of establishing and providing an efficient and practical mode of collecting volunteer contributions and to dispose of the same so collected to the support and maintenance of the Jewish Charitable and Educational organizations of the city of St. Louis, and the Jewish Charitable organizations of other cities now receiving aid from Jewish residents of this city, and to such

other charitable purposes as may be provided for by the by-laws to the end that each institution may the more effectively carry on its charitable and educational work by being relieved of the necessity to make separate appeals and collections," etc. Now, my friends, the best teacher in the world that I know of, and the only teacher, is experience. One gentleman came here today and stated, we raised \$120,000 last year, and we will raise \$175,000 next year. That is an encouragement and gives us a glimpse of the possibilities of the confederation of charities. In union there is strength, and there is weakness in diversified action, or pulling in different directions. But I wish to say some few words in a general way of what these confederated charities have done. I have lived in the city of St. Louis forty years. One gentleman said that in Kansas City that they had not had a quorum in three years. Let me say to you, we have not had a quorum at all. We have in St. Louis ten or twelve distinct organizations. We collected possibly \$20,000; and every institution was crippled and dwarfed by reason of a deficit, and where there is a deficit the institution can not be maintained as it should be. We called together the people of St. Louis in a preliminary meeting for the purposes of organization. Some gentlemen thought they were giving more than they were, and were surprised when we made the compilation of the amounts; but when we found how much was given before we organized—it took some time to do it—we asked the best man in the city of St. Louis, how much he thought he was giving to charity, he was surprised when we told him, and he increased it 300 percent. We raised at that meeting—we have the names here now—\$40,000 in one night. And what is more, by this concert of action, we have done away with most of our collectors; we had formerly seventeen, and there being twelve months in the year they would each make their calls seventeen times, and you can imagine what an annoyance that was. Now there is but one treasurer; there is but one aim; there is but one people all engaged in the common cause. Formerly it was a difficult thing to have a single person accept an office; in fact, I forgot sometimes that I was President, for how could there be a President with nobody with whom to meet? I will tell you what this confederation of charities has done. I differ from the gen-

tleman from Chicago. We have twenty-one members on our board, and we take five from each organization, or four, to make up the twenty-one. Why? When we sit in council we have four from the Hospital; they know the wants of the Hospital. We have four from the Home of the Aged; they know the wants of the Home for the Aged, and so on. Then there is no way of interfering with the progress of the institution. Each man learns the wants of the other, and you are educating twenty-one men at the same time and interesting them in the work they have never known of except by title—that there was such a thing as the Home, or that there was such a thing as the Hospital. We read the reports every month, and we have out of twenty-four members of the board, never less than fifteen present, and sometimes the whole body is there, and they are among the most prominent men in the city of St. Louis. No voucher is drawn unless a monthly statement is made, in order to make all do their duty and bring before them all the facts, so that they may be acquainted with all the conditions of each institution. We also have another rule, that if any gentleman should miss three consecutive meetings of this board he is disqualified; in carrying out that rule the most prominent gentleman in the city of St. Louis was told to resign. I suppose these details are somewhat tedious to you, but I can talk only of such things as the others have not spoken about. I would like to call your attention to another thing: we do not raffle, we do not have any bazaars, we do not sell tickets, but we put our hands in our pockets and maintain the institutions for which we stand. These are the things taught by Judaism.

Now as to rotation in office. Of course, we can not all agree with the gentleman on that score. Our modesty, possibly, is like that of the man from Kansas City, who just told you of the situation there. Let me say there is a danger-line of blocking yourselves when you state that the President should only serve one term or two or three terms. It needs no legislation for that. But you do block yourselves when you make it three years. Of course, there are very few men, myself excepted (laughter), that are fitted or adapted to step into the chair and do the executive work that is itself a lifetime's study. It is a dangerous proposition. You need not elect a man after he has been there one or two or three

years; you don't need to elect him; but don't block yourselves, so that you can not elect him if you wish to do so. There is another point I wish to bring to your minds. The confederation of charities has raised sufficient funds and is compelled to do so to maintain its integrity and to maintain the new belief that we can do away with pauperism by developing our educational institutions. The institution that pays out the most money is not necessarily doing the most charity. We are paying out more money than we ever did in the relief department, but most of that money is going towards the educational institutions. We distribute less coal than we did fifteen years ago. Our drug bills are smaller. In making comparisons we found that the drug-bills in the city of St. Louis were \$1,000 in one year. Under the federation of charities they were \$350. There was a waste. We found another proposition, when we asked the ladies to join us with their pet societies; they said we have mendicants upon our list that are too sensitive to come before a public body like this. I said, ladies, if you will take my list of recipients, and if you will find any person on your list that is not on ours, you can have our list. I have not heard from them yet.

Now, my friends, I want to differ from the gentleman from Chicago, Mr. Mack, about the danger of the emergency that may arise from hard times. That can be obviated in another way: don't depend so much upon your \$2,000 subscribers. It is not the successful institution that depends upon the few. Increase the number of \$5 and \$10 subscribers, and you will not have to depend upon the \$2,000 subscriptions. By having an emergency fund you endanger and jeopardize your whole interest. If it be known that an institution has \$20,000 or \$30,000 of funds, a good many men will reduce the amount they give. Now, my friends, there is one more point I wish to make. If there is anything in this world that is more sublime, more inspiring and more effective than financial, it is moral support. What does that mean? What care I for men who give money because they are forced to do so? I tell you that it is a most important thing to have a moral support besides a financial support. I wish to add this much: that the greatest evil was the transportation question, and I do not wish to infringe upon the gen-



tleman who is going to speak upon it, but I wish to say the resolutions passed here two years ago have had a wonderfully good effect. Our transportation account on the books is nil. I thank you indeed for your indulgence.

*Mr. Mitchell.*—I will make a motion that we discuss the different subjects talked about this morning now, and dispose of the remaining paper this afternoon.

The motion was supported and unanimously adopted.

*Dr. Landsberg.*—I do not want to question anything; I do not want to talk upon principles, but we have listened to three gentlemen who represent very largely districts of 100,000 and over, and I was relieved when I heard that in Kansas City they were satisfied with \$10,000. So I think I have a right, although I represent a small place, to put myself here on record, because I think I can give you a few points, which may be of interest to smaller communities.

We are not afflicted with a sectarian hospital; we are not afflicted with a home for the aged, and I hope as long as I live we shall have neither. But we have had for thirty years four societies, two men's societies and two women's societies, and, of course, their work was duplicated. If anyone in our community got into distress the people put their hands in their pockets and set him up in business again. That was done numbers of times. The men's societies have now merged into one, and the women's societies have merged into one, and they have appointed a relief committee each from their number, and now they collect their moneys in a sensible and a scientific manner. I want to say only one word about the difficulty of getting money and the disposition that people have of giving 300 percent more than they had given. My experience is entirely different. We have raised not only all the money we need, and over and over again, but I have refused to receive money, because I had no use for it. We do not want to establish an emergency fund at all. We have tried to prevent indiscriminate giving. The method in which we do our charity work perhaps can not be followed in large cities, and the manner in which they do their work would do us no good.

*Dr. Leucht.*—I want to say a few words on the emergency fund. And what I have to say I know will not meet the approbation of the convention at once. But if you will think about it

and go home and study the question perhaps you will come to the same conclusion. I have been engaged in this charity work for the last thirty-three years. I am totally opposed to an emergency fund, just the same as I am opposed to endowed institutions. I do believe if I had the management of an institution and were given \$100,000 I would gravely consider before accepting it, because I have found out that the richer institutions grow the poorer the human heart becomes. In my experience of bad times, so-called, the first men that are struck by it are the rich men, and not the middle class or the poor man. I have found that the money that is left over in the years past, if taken to an emergency fund, is locked up, and you can not get it, except by a two-thirds vote of the institution. I may not have the sympathy of the opposition, but I have faith in the Jews of this country that they will ever do their duty. The Infirmary of New Orleans was built when we had only six dollars in the treasury, and it was voted to erect and build a \$100,000 building. I knew the feeling and the judgment of the community and the states with which we were surrounded, and they were the worst times New Orleans ever had; it was right after the yellow-fever panic. And what was the consequence? As soon as the appeal was made we collected in three weeks' time nearly \$40,000, and as soon as the Infirmary was built it was paid for and we had no emergency fund. The only emergency fund we need is in the hearts of the community. There is nothing more dangerous in a society than an emergency fund, because the more money you get the less of the Jewish heart you get.

If you will permit me a minute more. The subject of rotation in office has been mentioned; I believe that is a very dangerous thing. I want to lay it down as a truth that a great and good man in this world can never be replaced. It takes very often a dozen men to replace one great man with equally good work done. It is a matter of great danger, but I am not going to speak now about our President here; but I don't want this convention to go home and think we are all of the opinion that we believe in rotation in office. I believe in rotation in office if there is any money in it, but not otherwise. If you have a good man in your charities keep him; if you have a man that is sincere and earnest and does his work and has his whole heart in it, believe me you can not replace him by another one. You might have two or three men and half a dozen

committees to do the work which that man did whom you want to replace. It is a great error, and it has been smuggled into our congregations, in all our institutions, by that political by-word, rotation in office. If I have a man at the head of an institution who does his work properly I want to keep him there and wait for the rotation until he is dead.

*President Senior.*—I regret that on this question of federation there should be such a unanimity of opinion. I hope, if there is anybody who believes in the negative side of the question, he will not hesitate to express himself.

*Mr. Grauman.*—I rise to a question of personal privilege. In your annual report, Mr. Chairman, you made a recommendation as to a change in the constitution. I desire to offer an amendment to the Constitution, of Article 3, giving the right to vote to every representative of any legally organized and recognized institution associated with this conference. As you have it now it only gives one vote to every organization that is associated with the conference. I desire that every representative of the conference be entitled to a vote in this association. I have it here written, and I would like to have that part of the Constitution amended.

*The President.*—If there is no objection it will be referred to the Committee on Amendments to the Constitution. It is so referred.

*Rabbi Rypins*—I have no vast store-house of learning, Mr. Chairman, so my theme is brief. I came here to learn, and I rise expressly to ask a few questions, in order to create discussion. This discussion should be practical. Every community has its peculiar conditions. It is, I think, a waste of precious time to relate here individual experiences. I am an ardent admirer, an earnest and zealous worker for the confederation of charities. Our city was represented two years ago at the National Conference by a lady who came home full of enthusiasm. She thought she would have to enlist my cooperation. I was more than ready for her. We worked very zealously, but we did not succeed. The Jewish Charities of St. Paul are not confederated, and for this reason: because we have one large ladies' society, composed of the so-called German Jews or the American Jews, and we have quite a number of ladies' societies composed of Russian and Polish Jews. Each society is doing wise work, and is

rendering splendid service in the different departments of activity. But how to overcome the prejudices, and, if you will permit me, there are prejudices which are deep-seated; but how to overcome the prejudices of the classes is the difficulty that confronts us in St. Paul. So far, with the excellent reports that have been rendered here, I have not heard a word on that subject. Confederation in other cities seems to have existed among the so-called German Jews exclusively, but if there were Russian and Roumanian societies, we haven't heard anything about them. I want to learn how to overcome the prejudices that exist (applause), and I am modest enough and humble enough, to learn that one lesson. I shall feel amply repaid in every sense of the word if I go home to my community, not merely with the zeal that I had, but with that wisdom necessary to coalesce the elements that are wide apart for no other reason than because some were born here and others there. How did you confederate in your cities the societies that are distinctly Russian, Polish and Roumanian with the German. Please tell me? (Applause.)

*Mr. Mitchell.*—Mr. Chairman, I wish to say this in reference to what the gentleman from St. Paul spoke about. I think that Boston has the first Confederation of Jewish Charities in this country, started six years ago. We had difficulties; we have them now; but we have a confederation composed of five societies, and one distinctly of Russian and Roumanian Jews, and we have another just as closely connected with the federation which is a Russian society also. There is, it seems to me only one way of doing it. It needs a little action on both parts. The Russians and Roumanians should be a little more organized and be willing to meet the others half way. Of course, the Germans are in the majority. But the question I want to place before you is this: the discussion of federation arose and covered practically only the ground of the financial question. The actual work which is one of the principal facts in our confederation here, has been left to itself. It seems to me the discussion in that regard would be profitable to all concerned. I believe with Dr. Leucht that the solution of the difficulty lies through the Jewish heart. I have never found any difficulty with funds. We always raise enough; but what we needed was principally the confederation of labor. Six years ago our federation was started; we had a great many

difficulties. Our people were scattered, and there was duplication and all sorts of difficulties would arise; but since we have our confederation of charities it has formed into a sort of trust. Our work has been much lighter and has covered all the ground. We are doing systematic work which actually benefits the entire community. In Boston, when an application is made, we have only to apply to the proper office, and from that office the entire case is disposed of. It covers the entire field, and this is the only way that charities should be confederated.

*Mr. S. C. Lowenstein.*—I would like to ask Mr. Mack what solution he would propose for what I believe is the great difficulty, namely, the preventing of new organizations. It seems when the charities are thoroughly confederated or consolidated, that the center of organization is the only source from which any charitable effort should obtain its means. It is likely that organizations dealing out funds pro rata will exhaust the entire amount subscribed. Now, in what way would Mr. Mack provide for the subsistence of new organizations which might meet a very legitimate want?

*Mr. Julian Mack.*—I touched upon that for a moment in my original address. The plan of the Chicago charities is not to make a definite apportionment of its funds at any time. We can not tell in the month of May how much we are going to raise during the year. For instance, we have today heard that up to a week ago \$85,000 were subscribed. Whether we shall raise \$135,000 or \$150,000 during the year we do not know as yet. We pay out to societies according to their needs. We endeavor to keep them all down. If there is any tendency to extravagance we endeavor to check it. As to a new society it will depend upon the money we can raise. If anyone seeks to establish a new society in Chicago he will bring his project before the board of associated charities, and attempt to get its approval. If the board deems the matter a worthy one, it will give its approval, provided it can see that there will be funds to meet it. A year ago a new and worthy society was started, but we did not have funds to help it. We told them we hoped this year to be able to give them our support. There is only one answer to the problem that I can see, and that is, if the need of the new society is a very urgent one in the community the board must go out into the community and raise sufficient funds.

*Mr. Lowenstein.*—You mean that you sanction in this case their going out and soliciting subscriptions?

*Mr. Mack.*—No; we do not. We refused our sanction to the society altogether; but, as I said before, it was a combination of two Ladies' Societies, which had a membership of 700, and they decided they would devote the moneys in their treasury to the organization, and that they would support the organization, and then if that was not sufficient to run it on a small scale they would endeavor to sell tickets in the community. The ticket-selling in the community received its own check from the fact that our people refused to sanction it. They did succeed in selling some tickets around the suburbs.

*Delegate.*—Didn't you ever cripple your own organization by causing the withdrawal of certain members?

*Mr. Mack.*—Practically no. Our members did not withdraw on account of this. Our members felt we had acted according to our best judgment and gave us their support. The facts as I give them now were presented at the annual meeting, and there was not a word of opposition.

*Prof. Loeb.*—I did want to say just a word, because it seemed to me the discussion shows one thing, and that is that there is a great deal of misunderstanding as to confederation as distinguished from consolidation. I do not personally know much about consolidation. I rather fear it would lead to a great many difficulties, but I have fullest faith in confederation. If the institutions have their own officers, as far as possible, and a central board, which is not directly representative of the institutions, I do not think any new society really worthy of the name will be likely to meet with a refusal for any length of time on the part of that central organization. On the other hand, what Mr. Mack says seems to me to be perfectly correct, that the organization as a whole, the central organization, must carry the community with it. Because they will only refuse this aid if they find there are no means of raising money in a legitimate fashion. If they find there are means of raising money in a legitimate way why shouldn't they take in any legitimate society. The danger lies in your consolidation where it might create that form of trust which would mean simply that the various societies would combine for their own benefit to keep out the outsiders. I think no society

can exist without a reserve fund, for the very reason that an emergency may occur in one society or another. That is quite different from putting by a tenth of the income every year.

*Mr. Fraley.*—I would like to say a few words in answer to the gentleman from St. Paul. The question asked was: Why is there a prejudice between the German Jews and the Russian and Roumanian Jews? Why do they not intermingle?

*The President.*—The question was how are we going to bridge the chasm between them?

*Mr. Fraley.*—That is the point, and this is the answer. Whenever these gentlemen, the Russians and Roumanians, are educated to co-operate with us, that will solve the problem.

*Rabbi Rypins.*—Mr. Chairman, the gentleman is not speaking on the subject, or he misapprehends it. The question is very simple. The question is: Here is a community of 160,000 or 180,000 inhabitants. It has its quota of Jews. The majority is comprised of so-called Russian, Polish and Galician Jews, and the minority of German Jews. There is one large German society. It does an immense amount of good. Now, we are trying to confederate. It is not a question of what the Russians give, it is a question of how to persuade those three or four Russian or Polish societies, that have existed for years, to coalesce with the German Jews, how to get them to form a board of confederation, how to induce them to come to the meetings, and how to establish a sense of common humanity in the meetings, in order to have confederation.

*Mr. Fraley.*—The classes mentioned by the gentleman have ostracised themselves, and, to be candid, we must admit that before they can become a part of us, they must be willing to be with us. Let me say to you, in the city of St. Louis there are thirty-five Russian lodges, and we haven't one single one of them, not one, that has subscribed a dollar to the maintenance of the confederated charities of St. Louis. Let me say to you they are a thrifty set of people, and you will not find two persons on the list of subscribers of the 650 names on our books among them. It is due to their clannishness. They do not affiliate with the German Jews and with the community at large. They are to be educated in that direction, that is my idea. I do not wish to belittle those people, but they must be educated how to affiliate by becoming

members of the different societies which they have thus far refused to do.

*Mrs. Wirth, St. Paul.*—It may be so in St. Louis, as the gentleman has said, but in St. Paul the conditions are different. We work hand in hand. The President of the Russian organization does not do a thing without telephoning me and asking me if I would assist her; whether it be Polish or Russian, we associate and work together, but we can not have associated charities. They will not join us, and that was my main reason in attending this meeting to learn how I could do it, for I am president of a Jewish society there; we do good work without confederation, without collections of any kind; but we have not been able to affiliate with the other Jews.

*The President.*—I wish to appoint the following committee on the amendment to the constitution, which has been submitted, and other amendments. The chairman will be Mr. Herzberg, of Philadelphia, and the other members will be Mr. Pels, of Baltimore, Mr. Rypins, of St. Paul, and Mrs. Eckhouse, of Indianapolis.

The session then adjourned until 2.00 p. m., same day.

#### MONDAY AFTERNOON. (*Second Session.*)

*President Senior.*—If there is no objection I shall appoint a nominating committee to nominate officers for the ensuing term: Chairman, Julian Mack, of Chicago; Mrs. S. Frank, of Toledo; Mr. Edward Grauman, of Louisville; Dr. Samuel Sale, of St. Louis; Mr. A. M. Kohn, of Philadelphia; Mr. E. Kline, of Denver; and Rabbi Feuerlicht, of Lafayette.

#### FREE LOAN SOCIETIES, PROF. MORRIS LOEB, NEW YORK.

I should like to say, in presenting this report, Mr. President and Gentlemen, that it refers to a report which was prepared at the instance of the executive committee by a committee which I was privileged to name. I asked Mrs. Solomon, of Chicago, and Dr. Zinsler, of New York, both very familiar with this class of work, to cooperate with me, and a good deal I have to present really represents their work more than mine. The reports concern the various free-loan associations scattered through the country, and we have only succeeded in collecting a small amount of statistics, which I shall present a little later on.



In considering the various forms of outdoor relief that have been applied from time to time, we may divide them roughly into doles, gifts and loans.

Doles can hardly be seriously considered; they represent sums of money given on special occasions, without regard to the nature or the want of the applicants, and they have their origin in the dim superstitions of the past, when divine wrath or infernal jealousy was to be appeased by sacrifices.

Gifts to relieve poverty or suffering represent a more direct form of charity, since the giver parts with something which is of value to himself, but more urgently needed by the receiver. From the point of view of the former's interest this ought to be satisfactory, and it is the method which obtains, in all communities, to a greater or lesser extent, and which is merely being regulated by the modern methods of organizing charities. The relation of the giver to the beneficiary is patronizing and quasi-paternal, as the father gives to his children without expecting return from them, except in gratitude and filial obedience. When a friend, however, is in need and applies to us for help he seeks for a *loan*, because he feels that his relation of equality, the basis of friendship, would be hopelessly impaired if he rested under an obligation that could never be requited; the same idea of maintaining scrupulously the self-respect of the assisted is the basis of the charitable loan. In most communities, however, this idea of absolute independence from any notion of charity has been carried to the extreme of basing the benevolent loan upon a purely commercial footing, calling for pledges as security and demanding either standard or perhaps a reduced rate of interest. The Jewish principle of a free loan is based upon the idea that there are many who can not spare, from their small possessions, anything, however trivial, that could be of value as a pledge, and that there are some who would feel humiliated in receiving alms, but who could not make so productive a use of the money loaned them that they could afford to pay interest charges upon it. The Talmudic prescription against the taking of interest, or the receiving of pledges, surely does not refer to the temporary loans of money to persons who merely employ it for the augmentation of facilities already sufficient to support themselves, but rather to the extortion of interest and of indispensables from people in dire want. Usury certainly does not consist in asking exorbitant interest from would-be borrowers who

merely desire capital for increasing their business, since they are able to do without the accommodation if they find the charge too high.

A man who charges a fancy price for a diamond is surely not on the same level with the man who seeks to drive up the price of bread without adequate natural cause.

In distinguishing between the loans on a commercial basis and the free loans of the Gemilath Chasodim, we may as well recognize the fundamental advantage, that the former method has been organized upon a proper institutional basis, as in the various pawn-broking establishments maintained by states or by such organizations as the Provident Loan Society of New York. The borrower receives money solely on the value of his pledge; there is no need of an investigation as to his moral character or the purposes to which the loans are to be applied. The only precautions that the lender must take consist in properly appraising the value of the pledge and in guarding against the reception of goods not really belonging to the borrower. The borrower guards his individuality absolutely. He is not subjected to any personal scrutiny, and he knows that he can either redeem his pledge at any convenient moment, or, by leaving it unredeemed, receive its full value at public sale after the time of grace has expired.

There are many cases where persons who would in no wise be considered in need of benevolent assistance have made use of the pawnshop for temporary purposes, as, for instance, in Paris, where national or municipal bonds are accepted as pledges and where small shopkeepers have frequently been known to pledge such securities in order to raise money for an immediate purchase, finding it more convenient to do so than to go to the regular bank. This use of the pawnshop proves its value to the poor who are particularly sensitive as to their personal affairs. The Free Loan Societies can extend aid to a still poorer class, but only by taking the precaution of inquiring more closely into the personal character of the applicant, and since this would frequently involve the expenditure of much time and labor, it has adopted a more expeditious method of exacting personal reference from some responsible person so well acquainted with the applicant that he is willing to vouch for him to the extent of the loan; a mere letter of

recommendation is surely an insufficient guarantee to be considered satisfactory.

Inasmuch as the extension of the loan indefinitely is not accompanied by such a penalty as is represented by the high rate of interest of the pawnshop, the Free Loan Society must likewise limit the demand of its loans very rigidly, if it is to expect any repayment whatsoever, and here again it follows almost from the nature of things that installments must be called for rather than payment in full at the end of a definite period. This not only makes the matter easier for the borrower, but also enables the society to employ its capital more frequently in extending loans, each week bringing in a fresh amount of free cash.

The first organized society of this kind in the United States was started in New York, in 1891. While this society has naturally accumulated the greatest amount of experience, and also leads in amount of capital employed and persons benefited, kindred societies have sprung up in a great many cities; and the demand for information upon their work has justified you at the Chicago meeting in placing this subject upon the program of the present conference. This committee, therefore, has deemed it best to send out circulars requesting information upon definite points in the work of the Hebrew Free Loan Societies of the United States, and has received a sufficient number of responses to enable them to construct the statistical table submitted in this report. Too much value must not, however, be attached to these statistics, because they are necessarily incomplete. There are doubtless quite a number of organizations whose existence was not known to the Chairman of the committee when these circulars were mailed to him, and some letters sent out to addresses published in the Jewish Year Book were returned by the postoffice unclaimed. Perhaps the publication of this present report may induce other societies to volunteer information upon the same lines.

Beyond mere matters of detail the most remarkable point brought out by this investigation is the distinction between the New York system of a single society embracing the mass of the community, and the Chicago system, where each congregation appears to have its own organization. Whatever may have been the origin of the Chicago plan, it is certain that for effective work a centralized system can alone claim serious attention, since

a great deal of work, in the way of bookkeeping, collecting, and the like, must be done once for all, and since the nature of the loaning requires that a certain amount of capital be kept dormant at each office, in order to be ready for unforeseen eventualities. The amount that is thus kept out of circulation must be far greater in the case of nineteen independent offices than in the case of a single all-embracing one.

I might add I have calculated if the society had a definite amount of capital and loaned it out when it came in, and received repayments, in ten equal weekly installments, they ought to be able to turn over their capital ten times in a year. As a matter of fact, I do not think any of them turn it over more than four or five times in a year at the utmost.

This committee deemed the collection of statistical information of less importance, however, than the establishment of the principles upon which such free loan societies ought to base their work and the publications of these principles in a systematic way, so as to encourage new societies by smoothing away the difficulties which beset the inexperienced, and by enabling the established ones to exchange their experiences from a well-defined platform. We shall, therefore, attempt, in the remainder of the time at our disposal, to state without argument what would seem to be the most important factors leading to the success of such a society.

First, in relation to the sources whence it is to draw its support.

Second, in relation to its board of management.

Third, with reference to its actual work in making and collecting loans.

Fourth, with reference to the statistical report of its operation.

In Appendix B we shall reprint a few blanks which have been found useful in the work of the New York Society, and the adoption of which your conference may possibly recommend to all societies working upon this plan.

First. Source of Support. For a new society an active membership seems preferable to large funds derived from well-known benefactors, or to contributions from central charitable boards. It is important that the borrowers should not feel that they were recipients of charity, whether from an institution or from a rich individual.

With the exception of some of the Chicago societies, they have all been organized by state charters as charitable institutions. The great majority of them are supported by annual contributions, which range in the neighborhood of \$1,000, some as low as \$200, a year; others, like the New York Society, receiving \$250 a year in the shape of regular contributions from members. I think the New York Society alone has received very large gifts from non-members, from persons interested in their work. In New York, the actual gifts are larger than the contributions of the regular members.

Second. The management should be entrusted to persons willing to give their own time to the investigation of the applicants, and not to directors who would relegate a large portion of this work to paid investigators. Salaries should be paid only for purely clerical work or for collection of bad debts. Loans should not be made to officers.

The heaviest administration expense in New York is \$4,300, a good part of that the necessary rental, which, of course, is very high.

I do not want to be understood as saying that there is in Chicago a plan differing absolutely from the New York plan. In Chicago there are two or three societies, representing the charitable loan associations, and the Women's loan. But there are sixteen or seventeen congregations, each of which has a society of its own, and exactly what that means I should like to be informed upon. I do not know whether members alone are permitted to borrow or not. I have always been informed, while they do not loan to any of their members, they require their borrowers to become members as soon as they borrow.

Third. All loans should be made upon the same general basis of repayment in regular installments, without interest, and upon the security offered by the borrower's personal note, endorsed by a responsible man. The investigator should exercise judgment in granting the loan, according to the uses to which it is to be put; and there are cases where the payment of the first installment might be deferred for a longer period, but, as a rule, repayments ought to commence immediately after the loan is made, the chief principle of the loans being that of enabling the borrower to meet an immediate call for money in a sum larger than he has at

his disposal, but which he could raise by his earnings after a given time.

It does not seem advisable that endorsements should be made to a large extent by persons not acquainted with the intending borrower, and it is especially impolitic for the directors of the Society to act as intermediary between the borrower and his backer, as by offering to obtain an endorsement for him from some well-known wealthy man as a pure act of charity.

The upper limits of the loans must naturally depend upon the resources of the society, but it is evident that no sums of such magnitude are called for as might be termed a regular commercial transaction. \$250 might, for the present, be deemed the highest sum that ought to be loaned out in a single case, while it is unlikely that any of the existing institutions would feel justified at the present time in reaching this limit.

Whenever installments become overdue a first notice is to be sent to the delinquent himself, a second and possibly a third notice to the endorser, and if no payments are forthcoming the payment of the whole balance should be enforced by process of law. Failure to collect from the endorser would certainly irreparably injure the further activity of the society. Care should be taken about accepting endorsements from persons whose previous guarantees have given trouble to the society.

Fourth. Statistics. If various institutions of this character exist in a single locality they ought to frequently exchange the list of borrowers to avoid duplication of work and the fraudulent use of their facilities. In all other respects the names of the borrowers ought to be kept as strictly confidential, and, in fact, every method should be adopted which could insure the confidential nature of these transactions.

For mutual instruction and for a full understanding of the efficiency of each society the following headings are suggested for a tabulated report of the year's work, and we respectfully submit them to the National Conference of Jewish Charities for adoption:

1. Annual income from regular membership.
2. Expenditure for management, including such items as rent, clerk hire, printing, postage, etc.
3. Amount of actual capital.
4. Additions thereto from all sources.

5. Amount written off for loss.
6. Amount in the hands of borrowers at the beginning of the year.
7. Amount in the hands of borrowers at the close of the year.
8. Number of borrowers during the year.
9. Total amount loaned during the year.
10. Total amount of repayments.
11. Back debts collected.
12. Amount paid by endorsers.

In Appendix B I submit a few blanks which have been found useful in New York City, and the adoption of which your society may recommend to all the societies working upon this plan.

In conclusion, we desire to call attention to the special need which exists for this form of loan society among the Jews in communities too small to support their own regular charities. In some places it is possible that the poor man can find a rich neighbor, who will take care of him in this or other charitable manner, without the necessity of appealing to an organized society of any kind; but one of the very reasons which tend toward the influx of the Jewish poor into large cities is the existence of these charitable agencies, to which they can appeal after residence in the town, but whose doors are closed to them if they happen to be strangers. The Gemilath Chasodim principle could be applied for the relief of such cases with great advantage, and two methods of encouraging this are suggested to your conference—the former that of forming county or state societies in place of purely local ones, the other that of associating with a city organization a certain number of corresponding members, benevolently inclined individuals resident in smaller communities, who are willing to act as intermediaries between the societies and the poor residing in their own vicinity.

# **APPENDIX A.**

**Statistics Based Upon Replies Received from the Various Hebrew Free Loan Associations in the United States.**

NAME and PLACE.	Date of Organization.	Chartered.	Annual Contributions.	Administration Expenses	Total Loans.	Highest Amount Loaned.	Weekly Installments.	Guarantee	Amount paid by guarantor.
BROOKLYN, H. G. Ch. S.	1897	State	\$1000	\$400	....	\$25	10	1 endorser	1%
BUFFALO, H. F. Ch. F.	1897	State	200	51	....	25	5	2 endorers	5 to 10%
CHICAGO									
Am. G. Ch. Ass'n.	1896	State	100	100	\$10000	25	10	1 endorser	10%
Charitable L. Ass'n.	1895	State	500	400?	....	No limit	10	1 endorser	....
Woman's L. Ass'n.	1897	State	60	60	4000	\$25	20	1 endorser	1%
CONGREGATIONS:									
Ahawath Achim.	1898	No.	350	60	....	15	10	1 endorser	....
Anshe Kalverie.	1897	"	800	100	....	25	10	Member's (1)	5%
Anshei Lebowitz.	1897	"	450	None	....	....	10	Member's (2)	5%
Anshei Shawel.	1901	"	300	None	....	15	10	Member's (2)	Too recent
Beth Hakneseth Hagro Anshe Wilno	1900	"	600	80	....	15	10	Member's (2)	....
Beth Hamedrash Hagodel Kehillath Hasfardim.	1899	"	600	80	....	15	\$1	Member's (2)	10%
Bnei Itzhok.	1899	"	450	50	....	....	10	Member's (2)	10%
Kneseth Israel.	1899	"	750	None	....	20	10	Member's (2)	....
Mishne Ugmoroh.	1893	"	1200	150	18000	75	\$1-5	2 member's (2)	10%
Ohel Jacob.	1899	"	400	65	4000	20	10	1 endorser	No reply
Poalen Zedeck.	1898	"	300	50	....	20	\$1	1 endorser	6 3/4%
Rabbi Itzhock Elechonon.	1895	"	2700	500?	....	....	\$1	1 endorser	10%
Schmuel Mohilever.	1898	"	250	25	....	20	\$1	1 endorser	Few
Worner Unterstutzungs Verein.	1901	"	200	50	....	15	10	Member's (1)	Too recent
DETROIT.	1895	State	200	None	2000	20	Weekly	2 or more endorers or pledge	10%
NEW YORK	1891	State	5500	4300	250000	200	10	1 endorser	3%
PHILADELPHIA (Woman's).	1897	State	350	....	1300	20	....	Pledge	....
SAN FRANCISCO.	1897	State	500	200	....	....	....	ENDORSEMENT OF PLEDGE.	....

(1) Written recommendation. (2) Verbal recommendation.



APPENDIX B.

NOTICES OF DELINQUENCY.

*First Notice to Endorser.*

New York, ....., 190—

Dear Sir:

You are hereby notified that Mr. — of — St., does not pay weekly installments on loan from this association, obtained on your endorsement of —, 190—.

Paid to date \$—.

Balance \$—.

Respectfully yours,

—, Secretary.

*Second Notice.*

New York, ....., 190—

Dear Sir:

On —, 190—, you endorsed a note for a loan from above Association to Mr. —, of — St.

Paid to date \$—.

Balance \$—.

Noticing that our last communication was not responded to, we therefore notify you that the above amount due to this association, on your endorsement, is to be paid on or before —. Please reflect that this is an obligation to a charitable institution.

—, Secretary.

Bring this with you.

*Third Notice.*

Dear Sir:

To my great regret I infer you have given no heed to the repeated notices sent by the Financial Secretary and the Law Department of the Hebrew Gemilath Chassodim Association, and as a consequence your note, upon which you are still indebted to the association in the sum of \$— has been handed over to me for immediate action.

I desire, however, to save you the costs of litigation, and for this reason I beg to notify you that unless the above amount is paid on or before — inst., at — p. m., I shall institute suit to cover the amount, with costs.

Respectfully yours,

*Last Notice.*

No. —.

New York, . . . . ., 190—

LAST NOTICE is hereby given that unless balance on your note to the HEBREW GEMILATH CHASSODIM ASSOCIATION, \$—, is paid at my office on or before —, suit will be instituted. Bring this card with you.

*The President.*—I will call upon Miss Low to answer some of the questions that Prof. Loeb has asked in regard to the work of the Chicago smaller societies.

*Miss Low.*—I believe the President has asked me to tell you something about the Chicago Loan Societies. There is serious fault to be found with the loaning system in the Ghetto of Chicago. In the first place, the smaller loan societies are connected with the different synagogues, and are for the benefit of the members; but we have a number of larger loan organizations for loaning to people throughout the district, or, for that matter, throughout the city. These loan societies charge for their service (they do not call it interest), but they make the borrowers pay five cents a week into the treasury. They all require their loans to be paid back in ten installments, consequently on ten dollars the borrower pays in fifty cents. There is one society organized simply to loan as substitute for alms. That is the Women's Loan, and it is the only work done on a scientific basis. None of the other societies investigate the borrower. There is just as much fraud in trying to get a loan as in trying to get relief. In the first place all they require is to have a guarantor come up and say he will guarantee a note, and to find out that his financial standing is all right. But very often the guarantor happens to be a rich relative of some poor man who needs the money. They do not question the borrower, his condition, or what he has, or for what he needs the loan. The societies only want to be assured that they will get their money back. Then, again, people try to borrow money for purposes where it really would not be right to let them have the money. The applications are put in on Monday and during the week they are investigated, both applicants and borrowers, and a report is sent in to the Chairman of the committee. I compile a special set of reports, which we keep in our office, in the daily Personal Service and one in the Loan. My assistant and I investigate every case, and then send in a report to the Chairman of the Loan Committee. It meets every Monday

night. There are three or four women on that Loan Committee who decide whether the applicant should have the loan or not. We charge no interest at all. We are simply organized to provide a substitute for alms, and we only loan when it will be substituted for alms, and not for any particular purpose for which the people may want it. We loan purely for business purposes. So far as a conference of charities is concerned, we tried to organize a conference of the loan societies, and when we asked the members of the different organizations to bring in a report every week of the borrowers, so that we might compare notes and see that three or four or five were not getting money in different organizations at the same time, they withdrew and absolutely refused to show their books or any reports. The Women's Loan is the only organization whose books are open to the public at all times. I have been in that district for four years now, and I see some of the old borrowers who started with stands, and are now doing excellently; but when they started they could not support their families. Now they are in an independent position, and nothing pleased me so much as when I went to investigate in a certain case, the guarantor came in, clapped his hands and said: "Don't you know me?" I looked at him and said: "I do not believe I remember you." "Three years ago you gave me my first ten dollars, and now I am going to guarantee for my friend." We would not have refused that guarantee in favor of a millionaire. The guarantor is not questioned as to whether he is rich or poor. It is a question as to his character and his standing. When a man has borrowed once and paid his debts, when he has borrowed twice and paid, his credit is good in our society, and we do not care to have him guaranteed. What people pay into the treasury in that way is just as good as saving it for themselves. The Women's Society loaned \$4,000 last year, and \$3,655 was turned back into the treasury at the end of the year; the balance was still circulating. But the borrower has sufficient sense to know that if he pays back the money it is just like putting money in a savings bank for himself.

*Prof. Loeb.*—I would like to say something in explanation of what I have already said, and in relation to some of the remarks of Miss Low. In the first place, you could not keep a man waiting, at least in New York, for his money. I am not connected in any

way with the New York societies. In preparing this paper, I looked up their books and I saw they really had about 10,000 cases in a year. Those cases have to be dealt with as rapidly as possible and their plan there is, as I understand it, to investigate the nature of the guarantor, with the idea that the guarantor, in a way, shall be responsible for the individual who is to borrow. I can not agree with Miss Low's reference or criticism of the case of the rich relative helping the poor man. That happens in any of these societies right along, and it is to the advantage of the society. It gets the man to see his responsibility for his poor relative. If he is endorsing that note, he is virtually loaning that money during that time, for if the relative does not pay it back the man himself will have to come to time. So we should be a little more lenient to those societies who are anxious about the borrower and less anxious for the guarantor. I fully agree with all the rest of Miss Low's remarks.

*Mrs. Soloman.*—May I say one word, and that is in respect to what Mr. Fraley said this morning, that the Women's Loan is composed entirely of Russian women? They supply the money and all the work, and the real work that is done by any outside of the Russians themselves is in the various investigations made by our office force.

*Mr. Rubovitz.*—I would like to offer a little bit of information in addition to that given by Prof. Loeb, and that is this: that the Chicago United Charities, in their relief department, and as a relief society are also making loans. We started June, 1901, and we have made loans from \$5 up to \$120. \$120 was the highest loan we had made. We investigate the application just as if the applicant had come for assistance. We require no guarantee, no pledge, and charge no interest. The success we have met with is not the best, but we have received 20 percent of the money we have loaned out. We have loaned out between \$1,800 and \$1,900.

*A Delegate.*—Have you lost it?

*Mr. Rubovitz.* —Oh, no; we have not lost it; but it is not due yet. We have received in that short time, returns amounting to 20 percent of the loans made. In connection with this I desire to state I often turn the applicant for assistance into a borrower. A man who applies for the first time in his life for charity comes to us and we investigate and find out if that man were given \$25 or

\$50 or \$100 that he could establish himself in some business and be able to pay it back. Wherever I have done that I have met with success. In some instances the money has been repaid in three or four months. On some, we have received partial payments. In others, we have received nothing. But take it all in all, the society has not lost money, because we should have to give that money outright whether in the shape of a loan or in the shape of charity.

*Prof. Loeb.*—I would like to ask the gentleman one thing: are these loans repayable in installments?

*Mr. Rubovitz.*—We leave that to the borrower. Sometimes he starts in to repay within three months after he has received the money. We ask that the loan be repaid in ten installments. We do not ask any more. If he cannot pay more than five percent of the loan in each installment, we do not ask more than five percent.

*Mr. Herzberg.*—I would like to ask whether there is any advantage in a separate organization, or whether the work can not just as well be done by the United Charities?

*Prof. Loeb.*—I can not give you any answer from personal experience. I can only give the answer I have received from those who know more about it than I do, and that is that the very object is defeated by connecting it with an organized society. And here is another point, and that is that it is the plan which the Russians, and especially the Russian Jews, have introduced into this country. It is their system, and the system ought to be recognized as such. The advantage of it consists in the direct personal service of the management, and in that respect, it absolutely differs from an organized society. I should like to say, however, that the suggestion has been made from time to time, that sums of money shall be given by the larger charitable societies to these institutions. For instance, of the amount of money that is now in the hands of the society in New York, \$6,000 comes from one society, and sums up to \$20,000 or \$25,000 have been loaned to the loan society by individuals, not given outright, but loans. The criticism has been even there that the borrowers say: "We do not have to repay what belongs to people who are better off than we are." I mean to say that the loan system, such as was suggested by the relief board in Chicago, seems to me to have too much of a string attached to it

to make it really a loan. It is a gift to be repaid if the borrower sees fit.

*Mr. Fraley.*—I rise for information from Miss Low. I would like to ask the amount of money they loan there altogether?

*Miss Low.*—Between \$50,000 and \$60,000. All those societies put together.

*Mr. Fraley.*—I would like to know the expense of carrying on that department.

*Miss Low.*—Perhaps \$10 for stationery. That is why the applicants have to wait a week. There is a club of Russian women who do this work and they give up every Monday night of the year, rain or shine. In fact, one of them said she would miss the Grand Opera rather than miss her evenings there. That is the reason they are compelled to wait a week for their money.

*Mr. Grauman.*—I desire to give my experience in this loan business. Some months ago I recommended in my annual report that \$500 be set apart from our permanent fund to be loaned in sums not to exceed \$25 to any one applicant with two solvent securities, these sums to be repaid in weekly installments without interest. It was unanimously passed at our society that a committee of three be appointed, one of whom was to act as Secretary of that \$500 loan fund, another the Secretary of a loan committee composed of three members, the third, a representative of one of the Russian congregations who is well known and knows the men who need the money. I want to say to you that from that \$500 we have loaned out over \$2,500, and not one cent of the money has been lost. We always have money ready for the applicants. We collect from \$25 to \$30 a week. If we find the securities good, we make the loan, and the first installment is payable the first week after the loan is made; after the loan has been paid back, the applicant is entitled to borrow the money over again.

*Mr. Sheffler* of Pittsburg.—I would like to tell this convention the experience I have had with loan societies. I believe loan societies should be run on business principles. Being connected with the Roumanian movement in our city, our society gave us money with the understanding that these people should not become confirmed borrowers. They are furnished ways and means whereby they could help themselves. So I have arranged a plan which is carried out at the present day. We loan in small sums

from \$5 to \$25 to men out of employment. It is over a year since that society came into existence, and we have placed over 300 Roumanians in the city of Pittsburg, very few of whom have had occasion to apply to the local charity.

*The President.*—May I ask if you require an endorsement?

*Mr. Sheffler.*—No, sir; the applicant must be known to one of the members of the society. If he does not repay his loans he will not be allowed to borrow again. He learns to know that it pays to repay the loans, because he knows that whenever he is again in straitened circumstances he can secure another loan.

*Mr. Michael Heyman.*—Mr. Chairman, in regard to the question whether organized charity should loan out money, I would cite a fact. In New Orleans, in a non-sectarian charity organization, they make the same loan many times in amounts varying from \$25 to \$50. The men who apply have positions on street cars sometimes, or the money is advanced for sewing machines and the like. All these applications are investigated the same as in any other case. No guarantee is required and no interest, and they have never lost one cent. I think the same policy is pursued in other societies throughout the land.

*The Chair.*—The time for the discussion of this question has already expired. We will now hear from Mr. Leo N. Levi, of New York.

*Mr. Leo N. Levi.*—Mr. President, in a circular which I had sent forth a year ago in my official capacity as the Chairman of the Executive Committee of the Independent Order of B'nai B'rith, and in which circular I dealt with what is known as the removal work of Roumanian immigrants and the dwellers in the Ghetto of New York, I employed a sentence which I beg to read now as the text of what I am about to say: "The Jew must be taught that no era in Jewish history exceeds the present in importance and solemnity, and that to play a proper role therein is a high privilege and a higher duty; that it is the concern of each Jew to rescue his brethren from poverty, disease and death, and, above all, to give to their boys the chance to become honest men, and their girls the sacred right to remain pure."

I realize that I am addressing an audience composed not of the rank and file, but of the leaders of communal Jewish activity in the United States, and that my auditors are familiar with the

larger outlines of every Jewish question which challenges the attention of Jewish minds, and therefore I shall not go into the details in presenting thoughts that I wish to convey to you, and the first idea is to impress upon you the fact that this is a great historical era in Jewish affairs. We all know, from the teachings of our childhood, how great an event was the Exodus of the Jews from Egypt. We know that a civilization worthy of the name is broadly based upon that great event so full of glory and of gloom. Now if you will reflect for a moment upon the many thousands of Jews who left Egypt for the Holy Land, and if you will reflect that in the nature of things these Jews, while living in Egypt were not confined within any one locality, you must realize that the preparation at least for the emigration, if not the emigration itself, was not instantaneous. It must have proceeded over a considerable portion of time, and a very distinct parallel can be drawn between that exodus and subsequent migrations of the Jews under the stress of persecution.

If we come to the great event in the history of the Jews and observe their expulsion from Spain at the end of the fifteenth century, we must again realize, if we think of the subject, that that expulsion proceeded over a considerable duration of time. I know that until my mind was specially directed to it, I had a vague and nebulous idea that the edict went forth that the Jews should leave Spain, and that between sunrise and sunset Spain was rid of her Jews; but when I come to think that, with all the facilities we have for moving the people across the Atlantic in this advanced era, it is a great achievement to move 100,000 people from America to Europe during the summer, and when I reflect how imperfect were the facilities for transportation at the end of the fifteenth century, I must know, even without consulting passages of history, that the many thousands of Jews in Spain, many of whom were compelled to seek foreign parts, could not have abandoned their native country except after the lapse of considerable time.

Now I mention this fact because I wish to impress upon you how strong is the parallel between the exodus in ancient history and the expulsion of the Jews in the middle ages, or at the end of the middle ages, and the great movement which began some-



thing over twenty years ago from Southeastern Europe towards the Western Hemisphere.

The movement has been continuous. It has been more acute at some periods than at others, but it has been a steady stream of Jews moving from Southeastern Europe to the western hemisphere, and mainly to the United States of America, and no one can tell you when that stream will be stopped unless the source is exhausted. Now it is no light thing in the history of so important a people as the Jews, to contemplate the complete transference of the balance of population from one hemisphere to another. And when you reflect that the influx of Jews during the past 21 or 22 years to this country has been at the rate of 50,000 per annum, and that the total Jewish population of the world is variously estimated at from eight to eleven million, it is easy to understand that there may be people within the sound of my voice at this moment who will live to see the majority of the Jews of the world at home in the United States of America. So I think that when these plain facts are before you, it is easy to assent to my initial proposition that we are in the midst of a great Jewish historical era.

Now we have our emotions aroused, we have our indignation aroused, we are driven to horror when we read or hear of the persecutions of the Jews in Egypt and their exodus from that land, and of the terrible edict which went forth under the reign of Ferdinand and Isabella, which drove the Jews to flee to poverty, and alas! in many instances, to suicide as an alternative to dishonor. But we remain indifferent to the great historical movement that is going on in our own day—that stream which passes by our own door, the suffering which appeals to us by immediate contact with us. I have tried to understand why it is that so many people can have sentiments of pity and horror aroused by the far-off suffering Jews in Egypt and Spain, and yet turn with loathing and disgust from the suffering that now confronts us. And my analysis is this: Poverty and suffering are always loathsome, and history and art and literature abhor, eschew and avoid features of that kind. So that when the historian or writer sets down for the contemplation of the artist, those things which occurred in Egypt or in Spain, he addresses himself to the work

of the romantic and the beautiful and attractive side of the picture, even making suffering attractive; but when we are confronted with horror and with disease, with the terrors of persecution, when we are compelled to look at it with our eyes, and not through the eyes of the artist and poet, the seams, the faults, the patches and sores obtrude themselves upon us, and what is on the surface claims more attention than what is beneath.

Now I ought not to be required to do more than to touch upon this point to these leaders of charity work, and I touch upon it because I hope you will teach those who come within the sphere of your influence the importance of this truth, that in dealing with charity and philanthropic problems, we must learn to look with an unflinching eye on those features, which are repulsive, because in the absence of the repulsive feature there is no adequate challenge for philanthropic work. Now, I have heard much in the course of my experience about measures of one kind or another to stop this influx of people from Europe to the United States. Now and then some one introduces a bill in Congress or writes an article in the magazine or newspaper, and suggests a remedy for what seems to be an evil, and whenever that problem has come to me for consideration, I have solved it, at least to my own satisfaction, if not to any one's else, by this fact gleaned from the teachings of history, that wherever a people as such has been impelled by social economy or religious consideration to move from the home of their nativity, *en masse*, to some other part of the globe, there is no power under the sun that can stop them. There are no laws that can be put on the statute book, nor armies that can be marshalled on the frontiers, that will stop a people, who are driven by a force from the rear greater than any resisting force that can be put in front; and when a people are threatened with starvation at home, when they are deprived of the means of making a livelihood, when they are denied the right to rear their children with the rudiments of even a common school education, when they are forbidden by restrictive legislation and a hostile environment from making honorable men of their sons and pure women of their daughters, you can put no barriers in their pathway that will stop them from going elsewhere. That, I believe, is one of God's dispensations, and it goes beyond the power of man to set

it aside. (Applause.) So that I think we may just as well settle down to the conviction that as long as the countries in South-eastern Europe, or anywhere else, persecute the Jews because they are Jews, deny them the right to make a living because they are Jews, those Jews are going to move out of the country in which they were born, because they are commanded to do so by circumstances. And as President Harrison said in his second message, (certainly one of his messages) to the country: "Whenever a country, by its treatment of a people, or by its laws, commands them to step out of that country, they give them a command to step into some other country." The command seems to have been interpreted in Roumania and in Galicia when they are ordered out of their country that they should step into the United States. They have been coming here for 20 odd years. Their coming has been looked upon with fear and trembling, but they have come nevertheless. Those who predicted untold disasters 20 years ago because of the influx of the Russian Jews have been refuted by the developments of the last two decades, because the refugees of 20 years ago are the artisans and manufacturers and the merchants and the bone and sinew of the Jewish part of this country today. (Applause.)

And let me tell you another thing, my friends, even you who are disposed to turn up your noses at the Russian Jew and the Galician Jew and the Roumanian Jew, that just as certainly as the children of the Portuguese Jews in the middle of the 19th century were destined to meet with the descendants of the German Jews who came over in the middle of the century, just so certain it is that the sons of these derided Russian and Roumanian and Galician Jews will meet with your daughters, and your sons will meet with their daughters.

Now they are coming. Where do they come? They come to New York. The great steamship lines that are engaged in transportation are nearly all centered at New York as a port of entry. The statistics show that of a million who came to this country in 20 years, probably 90 percent came into the port of New York. The statistics also show that over 60 percent of those who arrive remain in New York, certainly in the first instance. Now what becomes of them in New York?

It was said here this morning by a very interesting representative from Kansas City that these people who go out from New York think so much of us in New York that they want to get back. Now that strikes me as humorous, but it is tragic. It is worthy of your consideration. If you had an opportunity to see the conditions in New York, you would understand why it is that they want to get back. The so-called Ghetto of New York, bounded on the north by Houston Street, on the west by the Bowery, and running southward and eastward to the river, contains as many Jews as Detroit contains people. The whole city of Detroit, if crowded into that little section, would displace a similar number of Jews who have come to this country from Southeastern Europe in the last 20 years, and their descendants. And that is a very small territory. There are thousands, yea, tens of thousands of citizens in the city of New York, a good many of them Jews, who have never set foot in that territory. Just think of dumping the whole city of Detroit down into the city of New York, and a large proportion of the city of New York, not knowing it was there,—but that is the fact. It is a region almost unknown to a very large portion of the population of New York, and, of course, it goes without saying, unknown to those who do not live in that vicinity. In that region the language that is spoken is the traditional Yiddish of the Jews. In the stores, the articles they were accustomed to purchase in the land of their nativity are offered for sale. The signs are written in their own language in the Hebrew character. The cafes and places of amusement, the theater hall, the dance hall, everything is there which they were accustomed to, and whatever their tastes, whether good or evil, demand, is purveyed for their gratification. They think in their own language; they can worship there according to the rituals they are accustomed to; their atmosphere, is one which they are acquainted with, and all other atmospheres are foreign to them. Now if you take any one of this audience and suddenly transport him to a foreign land, if there be a group of Americans in any one portion of that foreign country, it would be perfectly natural for you and me to gravitate to that little colony. And we would not like to get out into the interior of the country where we did not know the language of the country, the geography of the country, the habits of the people; where no one

could understand us, and we could understand no one. A feeling of homesickness would overcome us, our hearts would become terrified, and if that would be true of us who are presumed to have at least some understanding of the configuration of this globe and of the difference in nationalities and habits and customs of peoples, how much more so must that be true of a class of people whose whole world had no larger horizon than the little town in which they were born and raised in some obscure part of Southeastern Europe? For them to come to America means for them to come to New York. They have an idea that what lies beyond the limits of New York is a wilderness; that once they get away from the Ghetto they lose the friends they were accustomed to; that if sickness, trouble or death comes they have no one to turn to. If they are religiously inclined—and the Russian Jews are—they have no place in which they can worship in harmony outside of the Ghetto. And so they cling there tenaciously, even to the brink of starvation rather than to go out into a wilderness or to give up that which is so precious to them. But the limit has been reached. It was reached long ago. You have heard papers here on the subject of tuberculosis, mentioned by the President in his message also. You will hear others dealing with conditions in the New York Ghetto. Some of the speakers and some of those who have written papers have toyed with the fringes of the garment so to speak. Perhaps none of them are qualified to deal adequately with the subject. If there be any one here who is so qualified, and who should discharge the duty of acquainting the public with it, you would have no time to listen to anything else. But let me tell you, and I will call witnesses to prove the proposition, that no man, however intelligent or industrious in his reading and his research, can form the remotest idea of the conditions prevailing in the lower portion of New York, unless he goes there and makes personal inspection. Now I can not deal with these conditions today because time does not permit, but I can give you a few side lights. I want to tell you just one little instance. At 11 o'clock at night I, together with some companions, sat in a famous café on Canal Street, and while we were drinking the Russian tea, I heard a flutter at my elbow, and turned around, and there discovered a little girl about 13 years of age, with a head of hair that would be worth a fortune to a painter,

with eyes that were tinged with melancholy and a face of perfect and pitiful beauty, and she had under her arm a bundle of Yiddish newspapers, which she was peddling out at a penny apiece at 11 o'clock at night. When she was interrogated, she informed us that her name was L——; she went to school until 3 o'clock in the afternoon, and then immediately, after getting a crust of bread and a glass of tea, went out to sell papers. When asked how long she remained out, she said until all her papers were sold. And at 11 o'clock at night she had 25 yet undisposed of. We bought her papers and sent her home. I forgot to say that she informed us that her mother was with her, and that she was compelled to employ all her time not spent at school in selling newspapers in order to realize a few pennies to support the family. When she left, I turned to my companion and asked him: "Can you understand the inevitable fate that is in store for that poor girl?" And he sprang up with tears in his eyes, saying: "For God's sake let us do something to rescue her." I pulled him back, and I said that is an impulse which is always tugging at my heart when I come down here,—to devote myself to an individual case. It appeals to me because I see it before me. But that is not an isolated case. There are thousands like that in this district—thousands of children that are denied the most sacred privilege that God gives to every girl, to grow up to be a respectable woman, a respectable wife and a respectable mother. I am not unduly earnest when I speak to my friends, to my brethren in all parts of this country, that the care of that child's purity is no more my business because I live in the upper portion of Manhattan Island than it is the care of a Jew who lives in Oregon. It is my business—it always has been my business, whether I live in New York or elsewhere, and what I claim and what I preach as the gospel that animates my soul, is that it is your business, that it is the business of every Jew, if he is entitled to that honorable name. It is not to be left to those people to choose where they shall live. They are unable to form a fair judgment. They are no more qualified to form a fair judgment as to where they shall locate when they land as foreigners from Europe than your children or my children to determine what is best for them. They must be guided, led until they are strong enough educationally to move

for themselves. They must be educated to a better understanding of the conditions that prevail in the interior of this country, of opportunities offered everywhere for men able to work, to lift themselves and their families. That is an educational campaign which is proceeding systematically, tediously and painfully slow in the lower east side of New York. But there is something more needed than that in order to ameliorate the conditions which obtain in the Ghetto and which are continually being augmented by the fact that the influx from Europe is greater than the efflux from New York. You understand this, who strive to aid those who will move out of the Ghetto. We must realize that not only are the numbers increasing, but the tone constantly being lowered. Is that any concern of yours? Is it less your concern than it is mine?—when I speak of mine I am speaking as a citizen of New York. I think not. I have asked that question, looking into the eyes of Jewish gatherings all over these United States, and I have never received but one answer: That just as truly as it is the business of the New York Jew, it is the business of the American Jew because it is not a local question. It is not at the invitation of New York they come there. It is not a matter of choice upon the part of New York that they land there. I will take that back and explain to you in a moment. But it is due to the fact that the steamship lines terminate at New York. I said I would take it back that it wasn't the choice of New York, because it has been the decision of the charitable Jews of New York that if this tide must come here, and must be handled by the American Jews, it must be dealt with as an American proposition; our energies will be weakened if they come at various sea ports rather than at one; it is better to have them at one place than to divide our forces all along the Atlantic seaboard. But I can say to you that if the Jews of New York had set themselves energetically to the task, we could offer inducements that would compel the immigration companies to divert the immigration to Charleston, to Baltimore, to New Orleans, to Boston, to any place on the American coast, and looked at from a purely financial standpoint, money could not be better invested. But they have never argued that feature, but, on the contrary, have always taken the position that if we must take care of them, it is better that they

come where they can be handled scientifically, than to let them be landed on the seaboard indiscriminately and receive no particular attention.

Now, in New York a great many charitable institutions exist and a very few charitable people. (Applause.) And we are handling problems which impel us to deal with them familiarly; to smile when we hear of troubles that are related at a meeting like this—as obtaining in other communities. When we hear some one speak of these settlement districts in such and such a community, or something or another that is established in some other community, we can not help recalling that not only could we not say *the* settlement house, but those among us who are best informed do not know the location of the many settlement houses which we have in the city of New York and of the Jewish charitable institutions, so numerous are they; and yet so great are the problems that these many institutions scarcely make an impression. When I took a visitor through the Educational Alliance building in New York, and I told him the average attendance there was 7,000 a day year in and year out, he was amazed, as almost any one unfamiliar with the situation would be, that it does not make a greater impression upon the tone and the civilization that obtain here, and the answer to it is: That if we had 20 institutions located at proper places in the lower east side of New York, each a duplicate of the Educational Alliance, each one would have a like daily attendance. So stupendous is that problem there. Now to get down to the practical question to which I wish to address myself; it is this: What is the solution, what are we going to do? Now, I want to avoid as much as possible speaking of any matter in which I must employ the personal pronoun I, which, if I had my way about it, would be blotted out of all vocabularies, but I am compelled by circumstances to say that when the Roumanian persecution drove the first installment of victims to the United States in the early part of the summer of 1900, the Independent Order of B'nai B'rith undertook to distribute them in different localities in the United States, and thereupon organized a movement in conjunction with philanthropic individuals and societies located in the city of New York, and up to the first day of February, 1901, had located in a most desultory and unscien-



tific way somewhere between 1,600 and 2,000 people. Now, you must understand we had no machinery provided for handling such a problem. We had nobody who understood how to handle these people. We did not know whom to employ for that purpose, because there was no one who had had any experience. The people living in the interior of the United States did not understand these people nor how to handle them, and, in the nature of things, mistakes were made and duplicated and multiplied over and over again, but out of all that turmoil and confusion and apparent chaos the fact remains that about 60 percent, 60 to 66 percent of those who were moved out were finally successfully located and became self-supporting in different parts of the United States. But quite a large percentage of those who went out did not stay in the places to which they were sent. They drifted. If they were sent within 300 or 400 or 500 miles of Chicago, they had a desire to see Chicago. Most everybody has. Or if they were anywhere near St. Louis, they wanted to go to St. Louis, and they wanted to go to Cincinnati in the same way. The large cities always attract these people, and there was what we called a drift. Somebody said this morning when a man gives \$5 to this hospital and \$5 to that asylum, and \$50 to another, every week, that at the end of the year he thinks he has given away a fortune. He is astonished when you sum up and find out how little his contribution is. Now I am glad that was mentioned, because I have found out that if in January two Roumanians drifted into St. Louis and besieged the relief committee there for aid, and in February one, and in March four, and in April another one or two, before the end of the year, it was firmly believed that all the Roumanians in the country were being dumped into St. Louis. (Laughter and applause.)

When I was in Chicago last March, I was told by the manager of the United Hebrew Charities there that 400 Roumanian refugees who were sent out by the New York Committee had drifted into Chicago, and I said, "Won't you feel more comfortable if you reduce that?" and he said, "Well, to be certain I would reduce it to 300." Afterwards, through the courtesy of Mr. Senior, President of this organization, I saw the figures, the names of the men tabulated. I do not undertake to be exact, but I am safe in saying that the number that were sent there was under 70, and of that list of 70, we could only check out about 45. There were fewer

than 50 who really were sent by the Committee in New York to various parts of the west and who drifted to Chicago. Well, the same was true in Baltimore, and the same was true in Cincinnati, and the same was true everywhere else. In fact, when you tabulate the drift of Roumanians that were sent out, we discover that by some miraculous process these Roumanian refugees had been able to multiply themselves. Well, our figures showed 60 percent remained where they were, and the other 40 percent had multiplied themselves into 200 percent of the whole number. I refer to that because it presents a grave practical problem. What are you going to do about it? After experiences which we profited by, we reorganized our affairs and our statistics from the first of February will show that in our removal work 80 percent of those who were sent out remained where we had sent them and are self-sustaining and prosperous. We sent out the heads of families. Remember, we never sent anybody to any community without the consent of that community. That is an inflexible rule, but when the head of a family who has gone forth as the pioneer, can get a certificate from the local charitable organization or from the B'nai B'rith Lodge, if there be one, or any other lodge, that he is able to take care of his family, his family is sent to him. Those are what we call reunion cases. And our reunion record contains, beyond any peradventure, the absolute success of this movement. Now, when that movement had been demonstrated as a success, it was suggested that possibly in removal work we could solve the Ghetto problem. We could give the children of those people, herded like cattle, the opportunity to breathe fresh air, to get proper surroundings and proper educational facilities, to take their places in the rank of American boys and American girls and become worthy American citizens; we urge them to take advantage of the different portions of the United States, and there we had, as we have now, untold obstacles to overcome; and we have gone forth to make a propaganda among the Jews, to impress upon them the duty, nay, more than that, the privilege of taking part in this great historical movement. Stamp your individuality upon it so that your children and children's children may say that there was a time when the exodus was repeated, when the exodus from Spain was repeated, when the Jews moved from Southeastern Europe to the United States, and my father or my grandfather was one of the

active spirits in that movement, opening his arms to those refugees, furnishing them with the beginnings of a career and enabling their children to become worthy citizens, whose descendants are now the leaders of Jewish life in the United States. Can you appreciate that? Let me tell you something which brought it to my mind more forcibly: At an early stage of the movement I instructed my secretary to take an ordinary railroad folder, a map of the United States, and mark with a blue pencil the points to which the Roumanian refugees had been sent, so that he might have it as a guide for the work, and I mentioned it casually one day to the Superintendent of the Educational Alliance, a Russian, Dr. Blaustein, and he said, "Let me have that. That little worthless railroad folder will become of priceless value when the Roumanian has become a fixed fact in American civilization. It will be a precious souvenir to their descendants to show how they were first introduced into the interior of the United States and where they first located." Now, I do not appreciate his enthusiasm about the historical value of that little map, but I do say, without respect to any special feature of the work, that the work itself is of great historical significance; it appeals to your emotion; it should appeal to your judgment, and if it does not, it is not the fault of the situation; it is your fault. It would indicate to my mind, and I think it would to the mind of any one of you who is capable of passing upon the subject, that you engaged in charity work which you are doing for pleasure. Now, there is a great deal of pleasure in charity work. There is a delightful emotion when we do somebody a kindness, and I have observed in my self and in others, too, that we always like to do a kindness to somebody who needs it least. I know when I go down into the Ghetto and I see a group of children, my inclination is to do something for the prettiest child in the group. If you find in a group of men one that looks the most respectable, who is the best dressed, who appeals to you because he has an intelligent face, he is the man that is most likely to arouse your first impulse to aid, but if he is uncomely, if he is untidy and malodorous, why, you turn from him with loathing and disgust; and yet if you are animated by the true spirit of charity, you ought to reflect that the one from whom you turn in loathing and disgust is the one that is most entitled to your assistance. The other man can get

along himself. (Applause.) To do true charity work is to make sacrifice. What values it to sit down in your comfortable office and write a check and flutter it out, to avoid coming in contact with those cases because it may soil your gloves; to deal with them with tongs, to write magazine theses on charity work—beautiful specimens of literature such as I have heard and seen time and time again, and possessing great merit? It endures forever, because it is not subjected to wear and tear. But if you want to do effective charity work you must soil your hands. You must come into contact with things that are loathsome and repulsive, and feel you are giving of your own comfort and happiness in order to secure comfort and well-being to others. I have always said it is no holiday business. It is not a holiday jaunt. It means trouble. It means a tax on your patience. It means you are going to be betrayed. It means you are going to be the subject of ingratitude and treachery and a thousand other things that will make you recoil because you must not expect these people to be perfect specimens of humanity. Why should you? Are those who have lived with you in your own community, are they perfect, are they all sensible, are they all truthful, are they all upright, are they all courteous, are they all loyal? and you will answer no, a thousand times no, and if that be true of the average of any community, how should you expect these poor, persecuted refugees who come over here should measure up to a loftier standard than that which you apply to your own people?

Now I want you to reflect on that because that is of great weight, not because it comes from me, but because it will help you in your work. You will observe, in dealing with the prejudices of our Gentile friends towards the Jews, they always insist upon comparing the average Jew with the best Christian. And, of course, that is manifestly unfair. And the American Jew compares the Russian and Roumanian Jew with the best American Jew. But if you compare averages, I think you will find the scale will not tip much one way or the other. (Applause.) I heard this morning a question put to one of the distinguished delegates of this conference: How can we bridge the chasm between the Russian and the German Jew? How can we get rid of the prejudices which exist on both sides? And I was delighted when I heard the in-

terrogation coupled with the statement of the prejudices which exist on both sides, and I was pained to hear a reply made which would indicate that the prejudice only existed on one side, and that it was well grounded. I have had to deal with that problem and to study it, and I have found that the closer I got into it, the nearer I got to the fact that the prejudices on the part of the Russian Jew towards the American and the German Jew are absolutely well founded from his view point. And that the prejudice of the American and the German Jew against the Russian and the Galician and the Roumanian Jew is absolutely well founded from the view point of the American and the German Jew. But I have always found that both view points are wrong, and that if those who settle the question will take a broad view of it, will separate themselves from prejudices, and look at the underlying facts, they will find there is a misunderstanding which should be removed; that the Russian should not be driven to the loss of self-respect by the arrogant assumption of superiority on the part of the German or the American Jew. Right there is perhaps the main root of the evil. These people will not tell you so to your face, but they understand your arrogance, and they will have nothing to do with you as long as you assume to patronize them from the standpoint of superiority. They do not recognize your superiority, and I do not blame them. On the other hand, they do not participate in our charities to the extent you think they ought, and you censure them. I think they ought to participate more than they do. I think that also of the American and the German Jew. I want to make this observation as applicable to New York; I do not know whether it applies to St. Louis; I will say it is applicable to New York, and I will call your attention to the proof of the truth of it. The Jewish population of New York may be divided into three parts Russian and the allied races to one part of the American and the German Jew. That is to say, 350,000 to 120,000, or in that proportion, three to one. And I will say this, that of the 350,000 or 300,000 of Russian, Galician and Roumanian Jews in New York, there are fewer who are able to contribute to organized charities, yet do not, than there are among the 120,000 German and American Jews who are able to do it and do not. I know that between 5,000 and 6,000 names is the largest we can muster as contributors to organized charities

in the great city of New York. How is it with other large cities? Take the lists and compare them with the lists of the American and German Jews, and ask yourself whether it is not proper to sweep a little before our own doors before we comment upon the accumulated dirt before the doors of our neighbors. We must deal with this question in a catholic spirit. We must remember a man can not get to the top unless he climbs from the bottom. We must remember those who came to this country 50 years ago had to climb from the bottom to the top, and we ought to be manly enough to know there is nothing more cowardly and disgraceful than to climb to the top of a wall by a ladder and then kick the ladder away so that nobody can climb up afterwards. (Applause.) Now, in a great many of the communities great work has been done. One of those who addressed you a few minutes ago, a representative from Pittsburg, himself a Roumanian, has successfully taken hold of the work in Pittsburg under the leadership of Mr. Rosenbaum, the President of the B'nai B'rith district No. 3, of which Philadelphia is the capital city, who is here, and I hope he will have occasion to tell you from the standpoint of the American native Jew something about cooperation in this work of establishing refugees in different parts of the country. We have other friends who have done so. But we have some natives to deal with that are as ignorant, apparently, as the most benighted Jew that ever lived in Southeastern Europe, whose horizon is the limited local community; who do not understand that beyond the hilltops which limit their view there are other people who can be uplifted to a realization of the fact that the Jewish question is a question pertaining to all the Jews; that the concern of all the Jews is the concern of each Jew, and the concern of each Jew is the concern of all Jews. They will tell you, whenever a propaganda is sought to be made among them, that they have their local troubles, and as soon as they do their part with those who are immediately with them, they perform their full duty, and I say they do not know what trouble is. I called the attention of my friends from New York before we left New York to this: When you come out to Detroit and meet the representatives from the west and south and listen to the recital of their so-called troubles, you will find they have no trouble. It reminds me, when I heard the

recital from Kansas City this morning, of the bright side work in a certain Sabbath school where some young teacher conceived the idea of putting herself in communication with the managers of the hospitals of New York to ascertain the wants of patients and on Sunday morning she came before the assembled children and she said: "Here is a little child with curvature of the spine; she broke her doll the other day and she wants a new doll with blue eyes and black hair—now who will furnish that?" And immediately there was an array of little hands raised up. Every little girl in the Sunday school wanted to furnish that doll. Well, there is a little boy in another hospital who wants a ball. And there, again, the little hands go, and everybody wants to furnish the ball. Of course, only one can do so; and it seems as if the rest did not meet with the favor of the teacher, and their eyes filled with tears, and they go home very much disappointed, because there was not enough trouble to go around. Now, let me say to you, my friends, in the communities where there is not enough trouble to go around, it is your duty to hold up your hands like those children, and to clamor for your share. And there is plenty of it to go around if it is properly distributed. And the work that I and my friends are engaged in is to bring about a proper distribution that you shall understand that that condition which prevails there in New York is not our problem. It is your problem. It is the problem of all of us. It is your burden as it is our burden; and that you can not get rid of your responsibility simply because you do not see it, or because you live a thousand miles away from it. Be manly and womanly, and face the situation, and when you realize your duty either you will perform it, or not perform it, but do not indulge in sophistries and fallacies, and say it is no concern of yours. Now, I do not want to be invidious; I do not want to mention names, but I do wish to say there are communities in these United States that have insisted repeatedly that we of New York are trying to unload our troubles on other communities, and that they were not going to be used as a dumping-ground for the poverty-stricken Jews of New York. Now, let me tell you how much proof there is to any such accusation. I have already told you they are coming to New York at the rate of 50,000 a year.

Our scheme of removal involves the removing of 2,400 a year, so you can see how much disposed we are to unload our burden upon the country. We are very much concerned in not creating a congestion elsewhere. We are very much concerned in properly distributing these people; we are very much concerned in looking after their welfare after they go beyond the confines of New York, so much so that we will never send to any community without its consent, and we are not urging communities to take more than they can properly care for. On the contrary, time and time again, when small towns have said we will take care of ten, or any particular number, our experience shows and we have told them you can not stand up under such a burden as that. Take a smaller number first. Our problem is an old problem. We think we are broad enough to grasp it; we are trying to teach the breadth and depth of that problem to the Jews in other parts of the United States, and it is unfair to themselves and to us to belittle it with a discussion of little details—the consideration of little trifles and little mistakes made in the movement. Mistakes, of course! You could not conduct a big business without making mistakes. You could not conduct a great enterprise like this without mistakes. And when you reflect that the people who are engaged in this work are without the hope of any kind of reward, you ought not to be unforgiving towards their errors, even though you be infallible yourself. (Long continued applause.)

*Dr. Landsberg.*—I want to ask Mr. Levi one question. This morning he spoke of Kansas City's experience; now he himself says that all his people want to get back to New York. The experience of every city has been just that; after everything has been done these people will go back to New York. Now, I want to know what is to be done; what is the use of sending them out to other cities when they will return?

*The Chair.*—In the matter of a discussion of Mr. Levi's paper we shall have to ask that it be deferred until all the papers have been presented. I think that in all probability the paper that Mr. Kahn will present will settle many of the questions upon which there has been a great deal of misapprehension in the country.



JEWISH AGRICULTURAL AND INDUSTRIAL AID  
SOCIETY, NEW YORK.

WILLIAM KAHN, MANAGER.

LADIES AND GENTLEMEN:

In the name of the Agricultural and Industrial Society of New York City, I sincerely thank you for your kind invitation to be represented at this important meeting.

The Jewish Agricultural and Industrial Aid Society was organized as an independent corporation in the beginning of the year 1900. It receives its funds from a bequest of the Baroness de Hirsch administration and from the Jewish Colonization Association of Paris. It receives no private contributions.

The objects for which the corporation was formed are: the encouragement and direction of agriculture among Jews, residents of the United States, and their removal from crowded sections of cities to agricultural and industrial districts; the granting of loans to mechanics, artisans and tradesmen, to enable them to secure larger earnings and accumulate savings for the acquisition of homes in suburban, agricultural and industrial districts; the removal of industries, now pursued in tenements or shops in crowded sections of cities, to agricultural and industrial districts.

In this sphere the society is the successor of the Baron de Hirsch Fund, of New York City, which had already carried on this work for many years, and the formation of a separate organization was intended to specialize, broaden and enlarge the work.

By actual experience it was found that it is not practicable for societies of this kind to remove whole industries from the large cities to suburban and rural districts, and that to remove large numbers of our coreligionists from the crowded ghettos we must rely on individual removals.

These removals have been accomplished in two ways: first, by assisting men to take up farming; second, by assisting them to pursue the same occupation which they pursue in the ghettos, but to do so in smaller cities and country towns.

It will not surprise you to hear that it has not yet been possible for this society to make farmers of the great masses of Jewish ghetto dwellers; however, during the year 1900 it granted forty (40) farm loans, amounting in the aggregate to \$14,925.00, and

during the year 1901, sixty-seven (67) farm loans, amounting to \$31,447.59; and, judging from the work done during the first five months of this year, we can reasonably expect that this part of our work will show quite an increase during the present year.

Each of the loans made represents a Jewish family actually settled on and cultivating a farm, and, with the exception of a very few cases, a purchased farm. Outside of the cases assisted by loans the society has rendered its services to a number of Jewish families who had sufficient means of their own and only needed its advice in the purchase of farms, live stock or implements.

We have also entered into cooperation with The Jewish Agriculturists' Aid Society of America, of Chicago, Ill., a society which has done and is doing most excellent work; and we have reasonable hopes that our activity in the encouragement of farming amongst Jews will be greatly broadened and enlarged.

Including the loans turned over to this society by the Baron de Hirsch Fund, we have now on our books over two hundred farm loans, made to that many Jewish families, and it is pleasing to state upon statistics compiled from personal investigation that nearly all of these families are self-supporting, and that the large majority of them are making fair progress; also that as soon as one or more families have been assisted to settle in certain farming localities, they attract after them others, who, in many instances, do not require the financial assistance of charitable or philanthropic institutions, but who probably would not go farming if it were not for the previously assisted settlement of co-religionists.

The work of the Baron de Hirsch Fund and of our society in that direction has always been carefully gauged, so as to avoid pauperization of any kind, and special pains are taken to develop in our proteges a spirit of independent Americanism, to teach them business principles and the consciousness of moral and financial obligations, and we are happy to state that the Jewish farmers who have come within our observation are quick to adapt themselves to their new surroundings and are enjoying the respect and good-will of their Gentile neighbors.

Altogether, it may be stated as a fact, that farming is by no means an extinct occupation among Jews, when we notice

that there are quite a number of successful Jewish dairy farmers in the New England states and New York, truck farmers in New Jersey, fruit raisers in the middle West and grain farmers in the Dakotas and the Northwest Territories of Canada. It may be estimated that there are 1,000 Jewish farmers in the United States.

Our society has hitherto practically confined its assistance to those cases in which the applicant had some means of his own, because the experience of many years had strongly tended to show that Jewish would-be farmers who started farming entirely on means furnished by charity usually abandoned their undertaking. Lately, however, our society has been discussing and is now working out a plan by which Jewish families without means, who show an inclination for farming life, can be given a practical trial extending over a year or so, during which time they will be trained in American farming methods, and at the same time be enabled to make a living, and at the expiration of which trial-period this society would give those who have been found worthy and fit, a chance to go farming on their own land.

I mention this part of our work because it will certainly serve a good purpose to call it to the attention of this assembly of representative Jews, many of whom may be able to make practical use of this information in their dealings with our coreligionists, and I will simply add that we shall be glad to furnish to all interested all further information at our command, and to enter into cooperation with all those who may be able and willing to help in the work.

#### REMOVAL WORK.

While, of course, our society is especially anxious to increase the number of successful Jewish farmers in America, still it will be easily understood that it can not expect to recruit the masses of ghetto people in that occupation, and that of necessity it must direct its efforts to the assistance of those ghetto-dwellers, who, although not willing to change their occupation, are willing and anxious to change their surroundings, and to exchange the dreadful condition of the ghetto for the healthy surroundings offered them in other parts of this great and glorious country.

You all know how this question was brought to the front by the Honorable President of the Independent Order of B'nai

B'rith in the summer of 1900, on account of the large numbers of persecuted Roumanians driven at that time to the shores of this country.

You are also familiar with Bulletin No. 3, issued by Mr. Levi, in the spring of 1901, which fully explains the plan of cooperation adopted between the Independent Order of B'nai B'rith, the Jewish Agricultural and Industrial Aid Society, and other Jewish organizations throughout the country.

Under that plan the Industrial Removal Office has been and is now working, and it will no doubt be of some interest to you to hear an authentic statement of the principles and methods governing the work.

The Industrial Removal Office is located at No. 59 Second Avenue, New York City, in charge of a superintendent, Mr. George G. David, who has under him a sufficient office force. It is a branch office of the Jewish Agricultural and Industrial Aid Society, whose manager has general supervision of the work. A number of traveling representatives were engaged, in cooperation with the Roumanian Committee and the Independent Order of B'nai B'rith. At present we have three such traveling representatives, one covering the states and territories west of the Missouri river and as far west as Colorado and Wyoming; another, the southwestern states; and a third traveling in Pennsylvania, Ohio and parts of the Middle West.

These traveling representatives receive a stated monthly salary and their traveling expenses. They are men of the best standing, thoroughly trained in the work of Jewish charities and imbued with its principles. They have no motives or interests at heart except to relieve the distress of our unfortunate ghetto-dwellers through the cooperation of our generous coreligionists in the various communities visited by them, and in a manner which may put those communities to as little trouble as possible in accomplishing that object.

I will read from the instructions given those representatives.

#### I. OBJECT OF REMOVALS.

While the conditions of the New York ghetto are too horrible to be described, still it is not the bad class of people that we are trying to remove, but those who want to get out of those condi-

tions, and especially those who want to remove their families from that influence which threatens them with moral and physical deprivation and degradation. The majority of the New York ghetto people are of good stock, moral and hard-working, and are very quick to accommodate themselves to their new surroundings; and their frugal and industrious habits enable them, as a rule, to soon become self-supporting, independent and respected citizens in the communities to which they are sent.

The object to be attained by removals is not to force on any community any burden, but simply to provide for these people a chance to work, and all we ask of outside communities is to give them that chance and some moral support and philanthropic assistance at the beginning, so as to get them settled in their new surroundings. We do not encourage schnorrers, and we do not want any of the other communities to encourage them; no man is sent out from the ghetto without having references regarding his abilities and qualifications, which references are personally investigated, and if it should turn out that a man has deceived the Removal Office and does not want to work, he ought to be made to shift for himself, and not to be encouraged to become a schnorrer, either in the community where he is sent, or any neighboring community; especially is it necessary to impress upon every community which you canvass the folly of indulging in the old Jewish habit of ticket-giving, which endangers our work, exasperates the next community and every other community to which these men drift, and is of no benefit, in the true sense of the word, to the recipient. Every man sent out ought to be made to understand at the very first opportunity that he must either work or walk, and that the municipal laws apply to Jewish vagrants as well as to vagrants of any other religion.

## II. METHODS OF OBTAINING REQUISITIONS.

Our requisitions are to be obtained through Jewish channels. While we are sending out only working people, still we are conscious of the fact that most of the poor and uneducated Jewish people whom we are sending out are somewhat different from the independent and self-reliant American workingman. It will not do simply to go to an employer of labor who may be in need of workmen and who has no other but a business object. If

you should get an order from him, we might send him a fairly good mechanic or laborer, but owing to the peculiar appearance and ignorance of language, and ignorance in other respects which we have to contend with, with many of the people on our hands, it would be quite likely, in a large number of cases, that the employer or his foreman would too quickly lose his patience; the man sent out would then at once fall back on the Jewish community, who would then complain about our sending out the people.

It is therefore necessary to obtain requisitions through Jewish channels, that is to say, with the cooperation of leading Jewish citizens and Jewish organizations of the various communities.

The principal Jewish organization to be relied on is the Independent Order of B'nai B'rith, which has lodges in almost every community, and influence even in those communities where it has no lodge.

As you will see from Bulletin No. 3 the President of that Order is a member of the committee in control of the removal work, and through his efforts we have the assurance of active and faithful cooperation on the part of every lodge and member of that Order.

You will not confine yourself, however, to cooperating with the B'nai B'rith lodges and members, but will seek the cooperation of other Jewish organizations, and of all leading Jewish citizens of the various communities. The members of the B'nai B'rith lodges themselves understand that this work is to be done by all the Jews, and they will cooperate with you in interesting such other organizations and philanthropic Jewish people as may be found in the various communities outside of the B'nai B'rith organization.

We are particularly desirous to remove men of family, but we usually send the head only, and have the family follow only upon a report from the local community that he is successfully settled and can provide for his family from his own earnings.

All requisitions are sent direct to our main office, No. 621 Broadway, New York City, where they are carefully examined, classified, and sent to the Removal Office with instructions for proper attention.

Our Removal Office tries in every particular to comply with

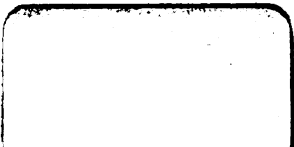
the wishes of the local communities, as expressed in the requisitions, and uses great care in selecting only such people as, after careful investigation, seem to possess the requirements called for by the local communities. We are sending out only working people and their families; no sick people, nor any charity cases, strictly speaking. There are in New York City and in Philadelphia large numbers of Jewish working people, who, while not charity charges, still are unable to make a respectable living, and who, when given a chance in smaller communities, rise in a comparatively short time to a position of independent and respectable self-support.

Some of our local correspondents, having been informed that the Removal Office advertises for such men, formed a notion that there is no necessity for this work, and that if there really were so many men in need of our assistance, there would be no necessity of advertising for them.

We frankly admit that we do advertise in the Jewish papers of New York City, for the simple reason that New York City is a very large place; so large that the Removal Office might be in existence for quite a long time without our poor coreligionists in the next block knowing anything about it, and the advertising is simply done for the purpose of letting them know that we are in existence, and that there is a chance for them to receive the assistance needed. All our advertisements contain a notice that only men out of work should apply.

We have never sent out anybody except men who had been out of work, and who appealed to us for a chance to be sent out of town and to make a living. Notwithstanding all that, it frequently happens that the men sent out, after arriving at their point of destination, claim that they have been induced to go out by promises of large earnings; that they have left lucrative positions in New York City, etc. While these stories are, of course, simply invented by the men for the purpose of playing upon the sympathies of their generous coreligionists whom they size up as having little experience with their kind, it is nevertheless a fact that a good deal of stock was at first taken by the local gentlemen in these stories, and we were deluged with reproaches for having taken these people from a condition of plenty and sent them where they could only make from eight to fifteen dollars

in the great city of New York. How is it with other large cities? Take the lists and compare them with the lists of the American and German Jews, and ask yourself whether it is not proper to sweep a little before our own doors before we comment upon the accumulated dirt before the doors of our neighbors. We must deal with this question in a catholic spirit. We must remember a man can not get to the top unless he climbs from the bottom. We must remember those who came to this country 50 years ago had to climb from the bottom to the top, and we ought to be manly enough to know there is nothing more cowardly and disgraceful than to climb to the top of a wall by a ladder and then kick the ladder away so that nobody can climb up afterwards. (Applause.) Now, in a great many of the communities great work has been done. One of those who addressed you a few minutes ago, a representative from Pittsburg, himself a Roumanian, has successfully taken hold of the work in Pittsburg under the leadership of Mr. Rosenbaum, the President of the B'nai B'rith district No. 3, of which Philadelphia is the capital city, who is here, and I hope he will have occasion to tell you from the standpoint of the American native Jew something about cooperation in this work of establishing refugees in different parts of the country. We have other friends who have done so. But we have some natives to deal with that are as ignorant, apparently, as the most benighted Jew that ever lived in Southeastern Europe, whose horizon is the limited local community; who do not understand that beyond the hilltops which limit their view there are other people who can be uplifted to a realization of the fact that the Jewish question is a question pertaining to all the Jews; that the concern of all the Jews is the concern of each Jew, and the concern of each Jew is the concern of all Jews. They will tell you, whenever a propaganda is sought to be made among them, that they have their local troubles, and as soon as they do their part with those who are immediately with them, they perform their full duty, and I say they do not know what trouble is. I called the attention of my friends from New York before we left New York to this: When you come out to Detroit and meet the representatives from the west and south and listen to the recital of their so-called troubles, you will find they have no trouble. It reminds me, when I heard the





recital from Kansas City this morning, of the bright side work in a certain Sabbath school where some young teacher conceived the idea of putting herself in communication with the managers of the hospitals of New York to ascertain the wants of patients and on Sunday morning she came before the assembled children and she said: "Here is a little child with curvature of the spine; she broke her doll the other day and she wants a new doll with blue eyes and black hair—now who will furnish that?" And immediately there was an array of little hands raised up. Every little girl in the Sunday school wanted to furnish that doll. Well, there is a little boy in another hospital who wants a ball. And there, again, the little hands go, and everybody wants to furnish the ball. Of course, only one can do so; and it seems as if the rest did not meet with the favor of the teacher, and their eyes filled with tears, and they go home very much disappointed, because there was not enough trouble to go around. Now, let me say to you, my friends, in the communities where there is not enough trouble to go around, it is your duty to hold up your hands like those children, and to clamor for your share. And there is plenty of it to go around if it is properly distributed. And the work that I and my friends are engaged in is to bring about a proper distribution that you shall understand that that condition which prevails there in New York is not our problem. It is your problem. It is the problem of all of us. It is your burden as it is our burden; and that you can not get rid of your responsibility simply because you do not see it, or because you live a thousand miles away from it. Be manly and womanly, and face the situation, and when you realize your duty either you will perform it, or not perform it, but do not indulge in sophistries and fallacies, and say it is no concern of yours. Now, I do not want to be invidious; I do not want to mention names, but I do wish to say there are communities in these United States that have insisted repeatedly that we of New York are trying to unload our troubles on other communities, and that they were not going to be used as a dumping-ground for the poverty-stricken Jews of New York. Now, let me tell you how much proof there is to any such accusation. I have already told you they are coming to New York at the rate of 50,000 a year.

	1901. Percent.	1902. Percent.
Mechanics .....	65.1	78.2
Clerks .....	8.8	4.
Laborers .....	24.2	15.2
Teachers .....	1.1	1.
Peddlers .....	1.8	1.6
Tailors and operators (needle industry) ....	21.4	21.7

In ascertaining the results of the work, we are not satisfied with general statements or guesses, but we send regular inquiry sheets to the local communities some weeks after each case has been sent out, which inquiry sheets are returned to our office with a signed answer from the gentlemen who received the people, and, compiled from this information, the result of our work done during the year 1901 was shown to be as follows:

	Cases.	Persons.
Satisfactory and still at original place of settlement..	54.7	65.3
Satisfactory people who left for places known .....	7.4	5.5
Satisfactory people who left for places unknown .....	8.1	5.8
Satisfactory but returned to New York .....	1.8	1.2
	<hr/>	<hr/>
	72.0	77.8
Unsatisfactory and still at original place of settlement	2.0	1.4
Unsatisfactory people who left for places known .....	4.2	3.3
Unsatisfactory people who left for places unknown ....	6.7	4.7
Unsatisfactory and returned to New York .....	5.4	6.1
	<hr/>	<hr/>
	18.3	15.5
Not heard from in answer to inquiry sheets (although more than half of these were accounted for by re- turn postal cards as having arrived at their places of destination) .....	9.7	6.7

These statistics, showing as they did that 77.8 percent of the persons sent out were satisfactory and that nearly 71 percent either remained in their original places of destination or settled in neighboring communities, were considered highly gratifying, and

excelled the expectations of all the gentlemen connected with this work; but we continued with renewed enthusiasm our efforts to improve and perfect the work from day to day, and it gives us special pleasure to state the results obtained during the first three months of this year.

Our Removal Office sent out from New York during the first three months of 1902, 344 cases, consisting of 520 persons, and the results achieved are as follows:

	Cases.	Persons.
Satisfactory and still at original places of settlement..	71.8	81.1
Satisfactory people who left for places known .....	9.6	6.5
Satisfactory people who left for places unknown ....	2.9	1.9
	<hr/>	<hr/>
	84.3	89.5
Unsatisfactory and still at original places of settlement	2.0	1.4
Unsatisfactory people who left for places known....	4.4	2.9
Unsatisfactory people who left for places unknown ....	8.4	5.6
	<hr/>	<hr/>
	14.8	9.9
Not heard from .....	.9	.6

If you will kindly consider the class of people whom we are trying to help, and that the strongest specimens of humanity do not usually apply to a charitable institution for help in any shape, you will admit that these figures must not only be considered satisfactory, but are approaching a point where it may be said that all we can do is to increase the numbers without deteriorating the quality of our work.

These gratifying results, we are fully aware, are largely due to the big-hearted and intelligent support of our generous coreligionists throughout this country, who, instead of allowing themselves to be discouraged by failures at the beginning of this work, kept up their zeal and enthusiasm, and used their unpleasant experiences as a valuable store of knowledge in dealing with later cases.

We have always been candid in telling our esteemed correspondents throughout the country that this work is not without trouble; that not only patient, but also firm, treatment is required on their part in dealing with the people sent them.

It is true that some of our well-to-do coreligionists, while offering their help, did not fully appreciate at the beginning what was required of them; when they found out that this work required some patience and self-denial, they shirked their duty, and, instead of bringing some self-sacrifice, vented their feelings in complaints of the fact that they should be encumbered with their poor coreligionists, who, as they expressed it, would create "rishus" in their community; but it is also true that these instances were not many, and that the overwhelming majority of Jews throughout the country are heart and soul with us in the work, as much and more now than they ever were before. The actual results obtained have confirmed them in their stand that these poor, down-trodden people who have come to our shores, not from choice, but from necessity, and through no fault or crime of their own, except that they were born Jews in countries only half civilized, are entitled, not only as a matter of charity, but as a matter of moral right, to be uplifted by all those who have enjoyed the privileges of this free country and are able to give their support, whether they be Jews or Gentiles; that they come from a stock which can not be suppressed by temporary disadvantages, and that to remove these temporary disadvantages and to help these people to cast off their long beards, their soiled clothes and outlandish habits, and even their moral faults and weaknesses caused by long years of oppression and suffering, is a work which will result in producing self-supporting, industrious and progressive citizens, who will be a benefit to the communities in which they settle, and will reflect credit on the philanthropic gentlemen who have assisted them, in the eyes of both Jews and Gentiles.

There is no doubt that if the Jews of America had been awake to their duty during the last twenty-five years, the ghettos of New York and Philadelphia would not exist as they do today; but while the work, having been neglected so long, has become immeasurably more difficult, still our experience shows that it is not yet too late, and we have great hopes that our generous co-operators throughout the country will succeed in solving this great problem in a way that will reestablish the glory of Judaism.

There is no question that the industrial removal work is an

important branch of the work of the Jewish Agricultural and Industrial Aid Society, and it is only natural that many of our coreligionists throughout the country should have received the impression that this is its only *raison d'être*; therefore, it is well to state some of its other objects and branches of work.

The Jewish colonies in South Jersey (Norma, Alliance, Rosenhayn and Carmel) and the Jewish farm settlements in the New England states are no doubt known to many of you; but it is probably not generally known that it is one of the special objects of this society to foster and develop them, this society being in that regard also the successor of the Baron de Hirsch Fund, of New York City.

In the South Jersey colonies we are still wrestling with the difficult problem of establishing permanent industries for the benefit of the inhabitants removed from the ghettos of New York and Philadelphia.

The farmers in those colonies, of whom there are quite a number, have in late years made very satisfactory progress, and the establishment of a large canning factory, in cooperation with philanthropic gentlemen of Philadelphia, was accomplished last year; night schools have been established in the various colonies; public halls are about to be erected; libraries have been started, and other steps have been taken to advance the material, moral and educational interests of the inhabitants.

A modern creamery, built through the assistance of the Baron de Hirsch Fund, is in successful operation at Chesterfield, Conn.

Both in the South Jersey colonies and in the New England settlements special efforts are now being directed towards helping the farmers to advance their knowledge of farming, and enable them to purchase modern and labor-saving tools and farming implements; and in all these places every effort on the part of our Jewish coreligionists to improve their condition is being lent a helping hand.

In New York City itself the Society reaches numerous small mechanics and tradespeople through the Gemilath Chasodim Association, to which it advances considerable sums from time to time.

The Society is especially anxious to assist the Jewish working people in acquiring their own homes, and for that purpose it

makes loans on such homes up to seventy-five percent of their value at a rate of interest considerably below the legal rate and on very easy terms of repayment.

It has not, by any means, confined itself, nor is its purpose to confine itself, to the removal of working people from the ghettos. Its object and intention are to lend them a helping hand after having been removed, provided that they have by their conduct shown themselves to be men who will support themselves, and who are worthy of further assistance in the direction indicated. In very numerous instances the society has, in addition to transportation, furnished sufficient money for the purchase of tools for the mechanics sent out.

Inasmuch as this removal work of the society has assumed large proportions only within the last year or so, it has not been deemed advisable until now to discuss the question of loans for the purpose of acquiring homes; but as the results of the removal work are now beginning to show themselves, and as it is evident that by reason of that removal work there are being settled throughout the country large numbers of earnest and deserving Jewish workingmen, who have already begun and will undoubtedly continue to accumulate savings from their own earnings, we consider it proper to call your special attention to this branch of our work. We invite your cooperation, believing, as we do, that there is no act of philanthropy more practical and fruitful than to encourage and assist a workingman in the acquisition of his own home, where he may settle down with his family with the unswerving purpose of raising his children so as to be a credit to their race and to the country where they have found a harbor of refuge; where he may, sitting by his own fireside, teach them the lessons of the cruel hardships of the past, instill in them true sympathy for the poor and oppressed of all countries and of all religions, including certainly those who are still left behind in darkness and religious persecution; to impress on them their duty to stretch out a helping hand to those who are reaching for the shores of this free country, and to do unto those unfortunates the same as their own parents wanted their more fortunate coreligionists to do unto them.

"AGRICULTURE, A MOST EFFECTIVE MEANS TO AID  
JEWISH POOR."

RABBI A. R. LEVY, CHICAGO.

The advisability of directing the activity of the Jewish poor into the domain of agriculture is admitted quite generally, yet the movement in that direction has received scant and meager attention on the part of the Jewish public at large. This is due to current conditions rather than to the choice of the people. Our communities where the Jewish immigrants from Russia, Roumania and Galicia have settled in large numbers are burdened by the demands for relief to such an extent that it requires all efforts and attention to supply temporary assistance. Being closely pressed, the relief organizations are following along the lines of least resistance. Employment, whereby the dependent applicant can be made wholly or partly self-sustaining, must be secured for throngs that fill the offices of our relief societies in the cities. In the endeavor to secure that employment, the sweatshop, the factory, common street labor, labor in the iron yards, and not infrequently even peddling, or setting one up in business in a small way, cigar making and all kinds of garment making, are resorted to, in order to ameliorate the condition of the poor. The city, with its facilities for "making a living" offers a field nearer at hand and more easily accessible than the wheat fields of the Dakotas or the orchards of Michigan, and so the poor stay in the city.

The provincial communities heartily endorse this mode of helping the poor. Whenever one of the Jewish poor drifts into a smaller community and there applies for help to the Jewish residents, he is generally shipped to the nearest large city where, it is assumed, he must find work in the sweatshop or in the factory.

That, under the present abnormal condition and under the pressure of demands upon their resources, the charity organizations are doing the best possible work needs hardly to be stated. However, looking deeper into the causes that operate to produce the sad conditions as they obtain in the congested Jewish quarters in the larger cities of the Union, we soon find that this mode of affording relief to the poor, as far as able-bodied men and women are concerned, falls short of its noble aim. It also becomes clear that, in order to strike at the root of the evil, our poor

must be led into ways of life other than are usually followed by them in the ghetto.

It is not within the scope of this paper to enter into a dissertation on the economic status of our industries and to define what is and what is not a competition that "is the life of trade." However, the fact stands out conspicuously bold that the industries followed in the ghettos of our cities are crippled by a competition that is ruinous and degrading to those who are compelled to come in contact with it. This competition is not of American make. Keen and sharp as is the competition in all American industries, it nowhere partakes of that tendency to destroy as it does in the ghetto. Here it is spun of a fibre of foreign growth. Under the sway of American activity it has developed into a most acute state; but its origin lies in the soil of Russian and Roumanian restraint. In these countries, under restrictions most outrageous and cruel, the Jew is fitted to become, when he enters the battlefield of activity, a reckless competitor. Freed from the enforced idleness which he had to endure in his native home, he suffers from the effects of the reaction, manifesting an over-activity that causes destruction and annihilation.

Oppression, too, has trained the Russian and Roumanian Jew to go through life in a sort of semi-somnambulism—to tread with naked foot on thorns, to plunge through depths, and to hang on to the very verge of the precipice without the slightest appreciation of his dangerous position. In this state he enters the field of American activity, and before he awakens to the realities of life, he plunges into the stream with the same reckless hardihood, pressing hard against the margin of economic safety to his own detriment, and to the injury of others.

Another reason for the sharp and destructive competition of the ghetto is to be found in the fact that the Russian and Roumanian Jew detests being supervised at his work. This trait of his character may be traced also to the oppression he suffered in his native country. He hates all overseers, and regards them as heartless tyrants, ready and anxious to torment him. Coupled with this is his desire to be what he terms "my own boss." In minds of strong and healthy temperament such desire, while stimulating work, will yet preserve a sobriety that will guard against excessive labor that may act contrary to one's own in-



terest and welfare. With the Russian Jew, however, this ambition runs completely away with his better judgment. His own and best interest is only too often outrun by his desire to be his own boss, and is left in the rear. Time and money, comfort, health and energy are sacrificed by him to this indomitable ambition, the realization of which tends to increase the hardships of his life, and to aggravate the situation in the ghetto. There is a continual multiplication of bosses. This naturally leads to an underbidding for the work to be done in the ghetto, and causes a cut in wages and an increase in the working hours of the day. "More work for less pay" is now, as it always has been, the tendency in the ghetto, and the whole life and labor there partake more of the nature of commotion than of action, more of movement than of progress, and more of enterprise than of achievement.

I use these terms not as harsh epithets, though I admit they carry with them an idea of folly, of weakness and of extravagance. Viewed, however, in the light of conditions as they prevail in the Russian "Pale of Settlement," these traits in the character of the oppressed Jews are not to be looked upon with contempt, but are deserving of respect. Surely, there is good reason for their existence. Where the realities of life are unattainable, as they are for the Jew in Russia and Roumania, misjudging of real things can not be counted a mistake. Distorted notions of life and the things appertaining to it, and extravagant imaginations of fantastic objects, come, a blessing in disguise, to those for whom the present is full of despair and the future holds no hope for betterment.

But, inasmuch as we understand the disposition of our beneficiaries, accounting for it on psychological ground, it becomes clear that the ghetto, permitting the free exercise of the beneficiary's propensities, can never be the place where redemption may be nursed for the Jewish immigrant from Russia and Roumania. To supply the immigrant with work in the ghetto, whereby he may become partly or wholly self-sustaining, is no help either for the ghetto-dweller or the community at large. The suffering of the ghetto lies not so much in the fact that there is a *lack of employment*, as in the fact that there is a *lack of means for living in spite of the fact that the worker is employed there to*

*the full extent of working time, and more.* "Insufficient earnings," the reason very often given by the agents of our relief organizations investigating the validity of an application for aid, strikes the keynote to the situation and emphasizes the true evil of the ghetto.

Imbued with these facts, the Jewish Agriculturists' Aid Society of America has undertaken to remedy the evil by leading the Jewish poor from the ghetto and the sweatshop into the country and to the farm. The plan of the society has been carefully mapped out. It recognizes the fact that in dealing with the Russian and Roumanian Jew the propensities which he has brought with him from the land of oppression must be reckoned with. He must be taken as he is, and not as we would like to have him be. The work, too, is carried on along lines which lead to inspire the beneficiary with self-reliance and self-respect and to call forth the best qualities that are within his nature, which, indeed, are not few.

Briefly stated, the Jewish Agriculturists' Aid Society of America rejects the plan both of colonization *en masse* and of industrial settlement. Farming, in the strictest and narrowest sense of the term, and the placing of individual Jewish families in any part of the United States or in the Dominion of Canada among experienced farmers of other denominations, is the society's endeavor. The selection of the kind of work to be done—truck, dairy, fruit or general farming—is left to individual choice, as is also the way in which it is to be undertaken, on rented or on purchased land, or by filing a homestead-claim on government land. The settlement of more than four or five families in any neighborhood is discouraged, unless it be where the older settlers have already inured themselves to the life and work of the agriculturist.

Assistance is given in the shape of a loan, the repayment of which, in small installments and with interest at the rate of four percent per annum, is secured by a lien on the property, real or chattel, purchased with the amount of the loan. No gratuities are given, and the transaction is made to partake as much of the nature of a business one as this high type of philanthropy will possibly permit.

I may justly assume that the Conference desires to learn more of the results achieved by the Jewish Agriculturists' Aid Society

during the years of its operations, and I shall, as briefly as possible, state what has been accomplished.

The work which was begun in 1888 has, for years, been carried on in an experimental way. For the last few years it has assumed larger proportions. During the year 1901 the society has helped twenty-eight families to leave the ghetto and to take up farming in the states of Illinois, Michigan, Indiana, in the Dakotas, in Florida and in Oklahoma. To enable these people to start at their work, loans in sums from \$300 to \$800 have been made to them, aggregating nearly \$10,000. During the first four months of the present year, twenty-four loans, aggregating more than \$8,000, have been made to as many parties. The society has thus far dealt with one hundred and forty-two families, and of these over eighty-five percent are today working at their new vocation with gratifying results, some being already eminently good farmers, and all promising success. Among those who have been assisted and are today successful farmers, are such as have lived in the city in dire poverty and want. Nor had they any experience in farming. All they possessed was a will to undertake the work and live through the privations and hardships incidental to the life of the novice farmer for the first few years of his venture.

Permit me to cite a few cases to illustrate what can be done for the Jewish poor by aiding them to take up farming as their vocation. A young Russian immigrant, a Talmud student in his home, took to tailoring in this country. He worked at the sewing machine in the sweatshop, earning from six to eight dollars weekly. He married a girl that was working with him in the sweatshop, earning four dollars a week when work was plentiful. In less than one year after their marriage the couple were applicants at the Relief Office. Sickness had entered their home; they owed several months' rent and were also behind in their payments on the furniture they had purchased on the installment plan. The future was very unpromising for these young people. The man, even were he to find work, was physically unable to hold out at the sewing machine for any length of time. If not death, it would be nervous prostration that would overtake him in the sweatshop. With a loan of \$300 the couple was enabled to purchase a small berry farm, paying part of the purchase-price

and leaving a first mortgage on the farm, while the society secured its loan of \$300 by a second lien on the same property. After five years' work on the farm the people were in a position to call the little farm their own, having paid off both mortgages. They also had made improvements on the place, but finding it too small for their use they sold the little farm and instead purchased a twenty-acre fruit farm for twenty-five hundred dollars. On this farm the couple is now comfortably located with their children, following a most honorable vocation, to the great advantage of their health and wealth. They may not be great experts in the work of their vocation, but farming has certainly saved them from the wretchedness which would have been theirs had they remained in the ghetto.

Another case is that of a man who, within the short space of four months had been put twice on the sidewalk with his wife and six children while living in the Chicago ghetto. He was assisted to take up farming in Wisconsin, and now has been eight years at this work. He and his sons, one twenty-one, and the other seventeen years of age, are working a large farm successfully. Several loans have been made to this family, as they enlarged their estate and improved it, and, while the farm is not entirely free from incumbrance, yet the family's equity in it is more than \$2,000.

One of our successful farmers was one of the many unsuccessful peddlers of the ghetto. In spite of his earnestness and endeavors he could not succeed in supporting his family in the city. Ten years ago he filed a preemption claim in South Dakota, and with a loan of \$500 was enabled to start at his work as a farmer. To-day he is the owner of a fine farm, stocked with over one hundred head of horn cattle, fifteen head of horses and colts and all the machinery necessary to run a large farm. He owes not a dollar on his estate, which is valued at several thousand dollars. .

In Illinois we have a Jewish farmer whom we took away from the door of the Relief Society. Granting him a loan of \$600 we enabled him to take up farming four years ago. He has learned the work and is at it with a love that bespeaks for him and his children every success as farmers. He has paid off part of his indebtedness to the society, and his stock and implements represent a value of nearly \$1,000.

Another one of our Illinois farmers, though but three years on the farm, has been able to repay the loan of \$500 made to him by the society, principal and interest, in full.

These are not isolated cases, but are cited from among many like them. All of our Jewish farmers, settled six and more years ago, have made comfortable homes for their families in the country. Those who have taken up the work during the last few years, profiting by the experience of those who preceded them, give promise of even greater success. To be sure, the undertaking has its trials and vexations for all concerned. In many instances, individual families require continual attention. A second and often a third loan is necessary in order to help the would-be farmer to bring his undertaking to a successful issue. However, the total result of the enterprise of the Jewish Agriculturists' Aid Society of America must be counted eminently successful.

The total amount of all loans made by the society has as yet not reached the sum of \$50,000. Sixty percent of the loans have been repaid and the money was thus available for other loans, so that the actual cash invested in the work is, in round figures, less than \$22,000. With such an investment the proteges of the society have been enabled to take up a work which otherwise would never have been within their reach. At this work, and by the exertion of their own hands in improving their respective farms, as well as by reason of the increased value of their land since they have taken possession of it, they have gained for themselves an estate representing a value of more than one hundred thousand dollars.

Nor is the material gain which our Jewish farmers enjoy of the highest benefit to them. Greater and more essential advantages are accruing to them by reason of their life and work on the farm. The physical and mental afflictions contracted by them in the foul political and social atmosphere of Russia and Roumania finds a cure in the pure air of the free and open country, surrounded by the healthful conditions as they prevail among our rural population; our Jewish poor soon yield to the good influences of the country life, and, coming in closer contact with Nature, they learn, in God's own book of life, the laws of living, of order, of method and of regularity.

A most marked and happy change in the character of our Jewish farmers is the self-reliance they manifest. There is in their action, after they have been a short time at their work, none of the unnecessary hesitation and wavering so sadly noticable in the life of the poor as we see them in the ghetto. Our farmers go about their work with an air of self-reliance that is cheering and encouraging. It has been said that no work within the scope of human activity makes for the better in all that is good in human character as does tilling the soil. Our farmers are a telling testimony to the truth of this assertion. Many among them, to whom in the ghetto a dime was a large provision for a family dinner and whose labor never placed a five-dollar bill in their hands, so as to call so much money their own, are paying their indebtedness to the organization that helped them to become farmers in sums of one hundred dollars and more at a time. They are doing it in a manner which evidences their high sense of self-respect, of justice and of gratitude. Except in two cases, where death has claimed the head of the family, the Jewish Agriculturists' Aid Society has not suffered a single loss of the moneys loaned, though the loans are made to the poorest among the Jewish poor, and on securities that are by no means bankable. The society has also yet to record the first instance where dishonest dealing has been attempted by any of its proteges.

I may be pardoned when I touch upon a phase of this question, which, from a purely economic point of view, may not be of apparent moment. However, being a rabbi, it is but just to suppose that the religious aspect of this question, next to the economic, should receive due consideration at my hand. In fact, the religious side of the question has been a stumbling block of no mean proportions in the way of bringing the Jew to farming. The contention has been that the Jew is religiously so constituted that he can not forego the advantages of the religious community, and, in order that he may be able to apply himself to agriculture, the congregation must go along with him to the farm. This led to colonization *en masse*, which, for obvious reasons, has proven, if not a complete failure, very difficult and impracticable. The position taken by the Jewish Agriculturists' Aid Society that, if the Jew, if he is to be made a successful farmer, must be placed among experienced non-Jewish farmers and left

to work out his destiny by himself, has, on the other hand, proven to be the correct stand. For the present, at least, and until there shall be practical, experienced Jewish farmers, who, indirectly, shall lead the inexperienced newcomers, this plan of the society seems to be the only feasible one. It has also proven to be of no damaging effect as far as the religious life and habit of the Jew is concerned.

No one will fail to recognize the virtue of the religious practices and habits of the Russian Jews as they are maintained by him in Russia. They are undeniably overdone and exaggerated; but they are eminently helpful to the life as it must be lived by him in Russia. For, where man's activity in the sphere of usefulness is so limited that he is forced to exist in idleness, it is the height of wisdom that he betakes himself to the field of religious enjoyment. Long and many prayers, many and extravagant ceremonies that require much time and attention are, under stated conditions, a true blessing. They create a paradise of delights where the voice of adversity is hushed, and where discontent and despair, the legitimate offspring of idleness, have no range. However, to follow up such ceremonies where divine and human agencies offer an opportunity for honest and useful toil, would be working against the interest of religion and not for it. According to the rabbis of the Talmud he serves God and humanity best, who serves best his own wife and children, earnestly and honestly endeavoring to provide for them the comfort needed to make life worthy of its name.

The Jew, living as a farmer among non-Jews, may miss much which habit and association have made dear to his heart, and which he considers as essential to his religion. But the life of usefulness on the farm will wean him of, and bring him away from, many a superfluous ceremony and obsolete observance, the practice of which is more in accord with superstition than with religion. Judging by the facts as they are at hand, one is inclined to the belief that the religious life of the Jewish farmer is an improvement upon the religious life of the average ghettodweller. The farmer may not say as many prayers and not say them as often, but the recital of the prayers on Friday night and Saturday morning by parents and children in their farm home (as I had the pleasure to hear them) bears the stamp of

true religious devotion. The hour devoted by the Jewish farmer on Saturday afternoon to teaching his children the reading of the Hebrew prayers, is by far more beneficial to both parents and children, than are the many hours spent by the children of our Jewish poor living in the ghetto in the hovels called "cheder," where the "Rebbe," stick in hand, is "teaching" Hebrew.

The sanctity of the Sabbath is also more manifest on the Jewish farm than it is in the ghettos of our large cities. No field work is done on the seventh day of the week, but chores in the stable and barn are not neglected. The fires are kindled in the house, and the routine house-duties are attended to as usual. But, in spite of this, I make bold to state that the Sabbath rest on the farm will compare most favorably with the Sabbath rest as we notice it in the ghetto. The experience, therefore, thus far gained shows that the religious life of the Russian or Galician or Roumanian Jew has not been unfavorably affected by his move from the ghetto to the farm.

There is one more point that should be emphasized. The work of promoting agriculture among the Jewish poor, gigantic though it is, yet has this advantage that it also can be done on a very small scale, even with one family or with one individual, should the means at hand reach no further. The provincial Jewish community can do for one family what is being done through the agency of the large community for many families, and thus assist in the work of bringing the Jewish poor to farming. Again, there is no need of sending any poor Jew willing to work from the country to the city. Farm work can, at all seasons and everywhere, be had, and it should be the concern of every Jew to lead the homeless Jew into that line of work, which, more than any other, gives promise of a home. There is an inducement which farm work holds out for all poor, but able-bodied Jews, especially for those who are not burdened with the care of a family, that should invite them to it. It is the offer of the Jewish Agriculturists' Aid Society of America that, if any Jew learns farm work, working for two or three years on an American farm and saving up a little money, he will be assisted to establish himself as a farmer either on a homestead-claim filed on government land, or on purchased or rented land as he himself may select.



Agriculture holds the key to the solution of the problems which confront the Jew in the ghetto. Directly, two-fifths of the Jews in this country are affected by these problems; indirectly, they concern all of American Jewry. Let our charity organizations, in their endeavor to solve these problems, not underrate the ability of the Jew to become, under conditions but half way favorable, an efficient agriculturist.

TUESDAY, MAY 27, 1902.

REPORT OF THE COMMITTEE ON DEPENDENT CHILDREN,  
NATIONAL CONFERENCE OF JEWISH CHARITIES.

DR. LEE K. FRANKEL, CHAIRMAN.

MEMBERS OF THE CONFERENCE, LADIES AND GENTLEMEN: Your Committee on Dependent Children has deemed it wise to devote its report to the present Conference to the consideration of the question of caring for dependent Jewish children through other than institutional means. The Committee was led to this decision through the importance that has been attached in recent years, in particular by non-Jewish bodies, to the methods of caring for children through agencies, such as the boarding-out and the placing-out systems. In order that the report should be representative, and, if possible, authoritative, it was deemed inadvisable to make it voice the opinions of any or all of the Committee, but rather that it should express the views of the Jewish community at large, and in particular that it should reflect the unprejudiced and impartial conclusions of those who are engaged in child-saving work. To this end, it was decided to make a study of the subject from a historical standpoint, and to obtain, where possible, information that might permit of subsequent deductions and generalizations.

As a basis of study the following questions were submitted to the Jewish Orphan Asylums and Children's Institutions in the United States:

Give name of Institution.

Date of Foundation.

Number of children during last fiscal year.

Number of children since foundation.

Do you accept (a) full orphan children?

(b) half orphans?

(c) children with both parents living?

If possible, give number of each class for which your institution has cared, and at present in your charge.

Give age limits of admission and discharge.

What is the average length of time children remain in your institution?

How many of your children have been returned to their parents?

Do they help to support them?

Have you ever considered the plan of housing your children in small, detached buildings (the Cottage Plan)?

Do you teach manual training?

Do your children attend the public schools?

How many of your children have been graduated from High Schools, Colleges, etc.?

Can you state, as a result of your experience, how children of your institution, judged from their subsequent careers, compare with other children?

Have you supervision over your children after they leave your institution?

If so, for how long a time?

Do you correspond with them?

Have you authority to board out or to place out children?

If so, what is the cost per capita per annum?

Have you ever attempted to place out children in free homes?

Or to have them adopted?

Or indentured?

Have such attempts been successful?

If so, were the children half orphans or full orphans?

How do you ascertain the character of the home and of the foster parents?

What supervision have you of such home?

Are there any private or public agencies in your community engaged in the work of placing-out or of boarding-out children?

Have you any system of subsidies (pensions) to enable parents to keep their children at home and to obviate the necessity of breaking up the home?

Do you think it feasible to place out or to board out Jewish children in Jewish homes?

(a) In cities.

(b) In towns and villages throughout the United States.

Will you give us your idea of the education of the dependent child, with particular reference to the care of such child in or outside of an institution?

Will the full natural development of the child be accomplished in an institution?


Has the city, country or state facilities or institutions for caring for the children in your charge?

Do you make use of them?

From the replies that were received, the Committee has framed the following report:

The institutional care of Jewish children dates back to the early part of the century. In 1822 the first Jewish Orphan Asylum in the United States was founded in the City of New York. The example then set was followed by New Orleans and Philadelphia in 1855, by Cleveland in 1868, by San Francisco in 1871, by Baltimore in 1873, by Newark, N. J., in 1877, and by Brooklyn and H. S. G. S. in New York in 1879. The last-named institution was unique in the fact that it admitted very largely not only orphans and half orphans, but likewise children who had become public charges through destitution or improper guardianship.

In 1881 the Rochester Asylum first opened its doors. Eight years later, in 1889, the I. O. B. B. founded its second institution in Atlanta, Ga. Following in the wake of the other cities, Boston and Chicago built asylums for their orphan children in 1890 and 1893, respectively. In 1895 the Hebrew Infant Asylum of New York attempted the novel experiment of caring for children under the age of five years. With a few exceptions, such as the Foster Home in Cincinnati, the recently organized Home for Hebrew Orphans in Philadelphia and the Home for the Friendless in Chicago, the institutions enumerated comprise the entire organized effort that has been made by American Jewry towards solving the question of caring for its orphaned and destitute wards.



From the statistics which have been submitted, it appears that over 19,569 children have been inmates of the various Jewish asylums since their inception. During the past fiscal year 3,572 children, 18 percent of the total registration, were being cared for. It is noteworthy that of these 3,572 children, 2,172, or 60 percent, were in institutions in New York and Brooklyn, and 500, or 14 percent, in the Cleveland Orphan Asylum. Of the children at present in asylums, 309 are full orphans, 2,362 are half orphans, and 630 are children with both parents living. These last figures do not include the institutions in Newark, N. J., and Atlanta, Ga., the statistics of which are not at hand. Of the 630 children with both parents living, 479 are with the Hebrew Sheltering Guardian Society of New York.

Practically all of the institutions admit full orphans, half orphans, and, in exceptional cases, children with both parents living. In the main, the institutions do not admit children under 3 years of age. The prevailing age of admission is from 3 to 5 years, while children are discharged from 14 to 18 years. In Philadelphia a child may be permitted to remain until the 20th year. Some idea of the length of time children remain in an institution may be gained from the report of the San Francisco Society, according to which 20 children were inmates for 8 years, 19 for 9 years, 21 for 10 years, 16 for 11 years, 11 for 12 years, 5 for 13 years, 2 for 14 years and 7 for 15 years.

How far this length of time is influenced by the fact that the city of San Francisco subsidizes its children's institutions is a matter for further study. The average length of stay varies in the various institutions from 2 1-2 to 10 years. None of the institutions have as yet attempted to care for their wards in small detached buildings, or what is known as the "Cottage Plan." Even the largest shelter their children under one roof. Practically all of the institutions make a determined effort to return children to their parents as soon as the latter are in a position to support them. Some idea of the extent to which this has been done can be gained from the following: The asylums of New York, Boston and Cleveland have returned nearly all their children. The H. S. G. S. of New York has returned 3,486, Chicago has returned 60, San Francisco 214, New Orleans 221 and Baltimore 220.

In the main, the children receive a public school education, and in institutions like those in Chicago, the H. S. G. S. of New York, San Francisco, New Orleans and Cleveland, manual training has been introduced. In Rochester the children are sent to the Mechanics' Institute; in Boston manual training is taught in the public schools; in New York the Hebrew Orphan Asylum sends some of its boys to the Hebrew Technical Institute. After children leave or are discharged from the asylums, the latter have endeavored, in nearly every instance, to keep some form of supervision over their graduates. In a number of institutions alumnae associations have been formed, and through these societies the subsequent careers of their former wards have been determined. It is not an exaggeration to say that no cause has been so potent in the strengthening of the belief in the value of institutional care of Jewish children as the splendid and even brilliant records of some of these orphans and the uniformly successful results that have followed this method of treatment.

There appears to be but little difference of opinion on the question how graduates of institutions, judged from their subsequent careers, compare with other children. The Rochester society notices no difference. In Philadelphia, Chicago, New York, San Francisco, New Orleans, Baltimore, Brooklyn and Atlanta the children compare very favorably with other children. The authorities of the Cleveland Orphan Asylum and the Hebrew Infant Asylum do not hesitate to say that their children are superior to others from the same strata of society.

Of profound interest are the replies which have been received on the question of boarding out and placing out children. Rochester has found it almost impossible to board out children, except with their own mothers. In the few instances in which they have attempted to place out children in free homes they have been unsuccessful. As a rule, the mother or some relative could give a home to those who were dismissed. They are firmly opposed to institutions where hundreds of children are herded together, and believe that the child can be fully developed in an institution the size of theirs. The Philadelphia society has attempted to board out children, at an average cost of \$3.50 per week, and has attempted to place children in free homes, to have them indentured and adopted. The results have been only partly

successful. They are of the opinion that under proper conditions the institution is the equivalent of any other method of child-care, and that the child's development is complete. They do not deem it feasible to place out Jewish children in Jewish homes. They consider the care received by the children superior to what most poor people can bestow outside of the institution.

The Boston institution has not found any need for boarding out its children, probably owing to the small number of children at one time in the asylum. They have succeeded in having one child adopted in a well-to-do family. Speaking through its superintendent, the institution is opposed to placing children in private homes, although he states that hardly any of our large asylums are so managed that they develop a child in a natural way. Where an institution is well managed it is on a par with the home.

The Chicago institution does not deem it advisable to board out its children. They further state that it can not be denied that no influence is so strong or beneficial to the child as the parental influence, and that it is an open question whether a dependent child can have its full development in an institution such as theirs.

The Hebrew Sheltering Guardian Society of New York has not attempted to board out children. Attempts to place out or to indenture children, or to have them adopted, have been successful to a limited extent only. In their opinion, placing children in homes is feasible, provided that the latter are under constant supervision and that careful investigation is made of the homes and of the motives of those in whose charge the children are placed.

The New Orleans society has boarded out children at a cost of \$200.00 per annum. No attempt has been made at placing out. The superintendent, a man of national reputation, states that the full natural development of the child can not be accomplished in an institution, although he doubts whether proper Jewish homes could be found either in the large cities or in smaller towns throughout the United States. In a paper which he read before the National Conference of Charities and Corrections in 1897 on "Jewish Child-Saving in the United States," there appears the following statement: "Remove all children from the

large cities, scatter them throughout the country, or raise them in agricultural or industrial colonies, make good farmers of them or teach them a trade by which they can make an honest living, and the problem of child-saving will be solved."

Boarding out children has never been attempted by the Cleveland Asylum. Attempts to have full orphans adopted have rarely been successful. In their opinion the institution under proper management is the ideal system; finding homes is not practicable. The fact that out of 1,700 children cared for by this institution there has been but one-half percent of failures speaks volumes for the character of the training given here. The Hebrew Infant Asylum of New York has never been successful in having its children adopted, although they thoroughly believe that it would be to the best interest of the destitute and orphaned child, if it could be adopted into a good Jewish home. Such a statement coming from an institution whose wards are under the age of five years has more than passing value. They are, however, absolutely opposed to boarding out small children, as the child receives better treatment in their institution than it would if placed out for pay or given in the families of those who make it a business to receive children in board. The low death rate (6 percent) indicates how well children are cared for by this institution.

The Hebrew Orphan Asylum of New York in former years made many efforts to place and to board out children in homes. At present the boys who attend the Hebrew Technical Institute and the New York City College are boarded out; generally speaking the results have not been successful. The Newark, N. J., Asylum has boarded out children at a cost of \$60.00 per annum. No attempt has been made to have them adopted or placed in free homes. Boarding out of children by the Baltimore Asylum has not been tried. Attempts to place children in free homes have been successful. In their opinion the institution is the equivalent of the private home, and frequently certain talents of children are more carefully fostered in the former than in the latter.

The Brooklyn Orphan Asylum has boarded out children at a cost of from \$8.00 to \$10.00 per month. In their opinion the full development of the child can not be accomplished in the in-

stitution. Under favorable conditions and surroundings, private homes may prove satisfactory. The Hebrew Orphans' Home, in Atlanta, has indentured a few of its children with varying success. They have never attempted boarding out or placing out. They, too, believe that the full development of the child can not be accomplished in an institution. The San Francisco Asylum boards out all children suffering from physical disability at a cost varying from \$90.00 to \$180.00 per annum. Placing out, adoption and indenturing have not been tried.

The unsuccessful attempts upon the part of the benevolent societies to board out children led to the establishment of the Orphan Asylum. It is their opinion that in a properly managed institution, development, both physical and mental, is accomplished more successfully than in the majority of the children of the poorer classes brought up in their own homes.

Your Committee has deemed it of interest as supplemental to the reports from institutions to obtain an expression of opinion from the various Jewish benevolent and relief societies throughout the United States. To this end a set of questions similar to those sent to Orphan Asylums was sent to each society. Three questions not already enumerated were added, viz.: What disposition do you make of children with both parents living, if the latter are dependent on the community, or are improper guardians?

What do you do with abandoned children?

What do you do with children under two years of age?

Replies were received from 26 societies, as follows: Philadelphia, New York, San Francisco, St. Paul, New Orleans, Los Angeles, Lynn, Mass., Albany, N. Y., Rochester, Cincinnati, St. Louis, Dallas, Denver, Tacoma, San Antonio, Houston, Galveston, Baltimore, Cleveland, Las Vegas, N. M., Alexandria, Va., Montgomery, Ala., Chicago, Seattle, Atlanta and Savannah, Ga.

Practically all societies make use of the institutions for the care of the half orphan and full orphan children who come under their charge, and, in many instances, where the institution is not available, the relief funds are freely used to subsidize the remaining parent or to place the child in a private family. In Philadelphia there is no institution for abandoned children, and in the rare instances which come under the society's notice, they



have endeavored to find homes with other families, but with little success. Children under two years of age are admitted for temporary care to the Maternity Hospital, if under six months of age, and to the Nursery of the Young Women's Union, if over six months of age. They likewise cooperate with the Orphans' Guardian Society, which was formed for the purpose of finding homes for orphan children in private families, and whose efforts are mainly directed towards paying mothers for the support of their children.

In San Francisco, children with improper guardians, abandoned children and those under two years of age, are cared for in private families. St. Paul places its infants in the St. Paul Infants' Home, a non-sectarian institution. Dependent children, not orphans, are sent to the state school at Owatonna. The latter institution is required by law to attempt to place children in private homes. New Orleans places abandoned children in families. Children under two years of age are accepted in the asylum if they are orphaned. Chicago subsidizes parents unable to care for their children. In cases of improper guardianship or abandonment, children are placed in the Home for the Friendless and eventually with reliable families. Children under two years of age are placed with widows or deserted women, who "love" to take care of children.

Albany has three orphan children in the Albany Orphan Asylum, a Christian institution. Rochester has very often found Jewish women to take care, for pay, of babies whose mothers had died. Cincinnati makes use of its Foster Home for children in the three classes mentioned. St. Louis makes use of non-sectarian homes and private families, Dallas, of private families, Denver of local Christian homes; Tacoma has three children in Christian institutions. In San Antonio and Seattle the societies care for the children. Galveston places children under two years of age in the Home for Homeless Children, a non-sectarian institution. Baltimore boards its infant children where it can; where this is not possible they are placed in the Child's Nursery and Hospital, a public institution. Cleveland sends its infants to the Jewish Infants' Home, a recently organized institution. New York is peculiar, in that dependent children who have been committed by the Department of Charities are charges on the city.

which contracts with private institutions for the care of its wards. In this respect it resembles San Francisco. Under the law the child must be committed, where possible, to an institution of the same faith as its own. Owing to the frequently crowded conditions of the local Jewish institutions children must at times be sent to Christian asylums. The United Hebrew Charities endeavored to cooperate with the city authorities to prevent the breaking-up of families by supplementing the wage earnings of the family by a system of pensions. For this purpose it is allowed \$25,000 per annum by the Hebrew Orphan Asylum. During its past fiscal year it gave assistance to 971 deserted women and 1,268 widows and their families.

Without going further into detail it may be stated that, judging from the replies which have been received, the majority of societies have at various times attempted to board out children, at a cost varying from \$36.00 to \$156.00 per annum, and with correspondingly varying degrees of success. Similarly, a number of societies have attempted to place out children in free homes, and to have them adopted and indentured. And these, too, with varying success. For example, Chicago, Dallas and Cleveland have been successful; New Orleans and San Antonio have been very successful; St. Paul, Tacoma, Baltimore and Montgomery, Ala., have been unsuccessful. It is to be regretted that in the replies which were sent but few societies gave any data regarding the number of children cared for in this fashion. As a result, no definite conclusions can be drawn, as no exact comparisons can be made, except from the general statement of the societies as to their success or non-success. The same fact is true in reference to the questions of the possibility of placing Jewish children in Jewish homes in cities and towns throughout the United States. A number of societies have never given any consideration to this question. Others have ignored it altogether. Out of twelve societies which sent answers, three are opposed to the plan of placing out, six believe in its practicability, while three are doubtful. The reply of the San Francisco society may well stand as the exponent of the opposition to such a movement, while that of the New Orleans society can be considered as championing the cause. In their reply the former society states: "If our Jewish people were of the farming class and we could in-

duce some of them to care for our dependent children, we would say it would be a good plan to place them out in that manner, but as we have none of that class, and as we would have to seek homes for them among the poor and ignorant members of the Jewish community, we say "no;" it would be bad for the children; they are a great deal better off brought up in an orphanage. Years ago, before our orphanage was established, our association had the care of all of the dependent children in this community and had them placed in private families for pay. We could find no free homes for them, and our experience was disheartening—in fact, so bad that this was one of the reasons that led to the establishment of our Orphan Asylum. First of all, there was that distressing feature of the breaking-up of a family. The majority of our poor are rather prolific and have large families, and in the case of a family of from four to six children, two would be brought up with one person, two with another, etc., and in course of time the children would become estranged and would not know whether they had any brothers and sisters or not. Then, again, there was the extreme difficulty of having proper supervision over them to see that they were receiving proper education, that their character was being properly developed, and that they were not being made household drudges. Our efforts were so unsuccessful that, as we have said before, it led to our establishing the Orphan Asylum, and the success that institution has had in properly bringing up our children will forever put a damper on the idea of placing out dependent children in private homes. We do not believe in it, and do not care to shirk our duty in that manner. The only trouble is that we have not enough Orphan Asylums. We know hundreds of children in this city that we would like to take away from their parents and place in the Orphan Asylum, where they would be brought up to make good men and good women, but, unfortunately for them, we can not."

In the reply from the New Orleans Society there occurs the following: "We are strongly of the opinion that dependent children should be placed in private families under the supervision of, let us call them, 'Guardians.' We recognize that orphan asylums have to be resorted to; we have no other alternative now; we have, say, 150 families in the whole South who would take our

children, but we confidently hope that the time will come when asylums are things of the past."

#### CONCLUSIONS.

Your Committee does not deem it essential for the proper treatment of the subject to introduce any lengthy discussion of the relative merits of the institution and the private home in the care of the dependent child. Both systems have their ardent supporters and detractors, while the results that have been obtained from either could be used to demonstrate its superiority or inferiority to the other. It is begging the question to cite the example of the girl who has been made the common drudge of the family in which she was placed, or to speak in unflattering terms of the boy who has become "institutionalized" and bears the institution brand. Like individuals, both institutions and private homes may run the gamut of virtues and vices, may be either models or awful examples—it will suffice to say that the home is a natural product, the institution an artificial one, and that all other things being equal, the former is to be preferred to the latter. From the standpoint of the Conference the important question to consider is the feasibility and advisability of finding proper homes in which Jewish children can be cared for, and not whether the institution is superior to the home, or the reverse.

It can not be gainsaid that the problem presents great difficulties. Of the 1,000,000 Jews in the United States the large majority are residents in cities. Probably nearly 50 percent reside in the city of New York, and no one knowing the conditions of overcrowding and congestion that exist there would advocate any extensive effort being made to find homes in which children could be either adopted or boarded. Again, homes in the country among agriculturalists and farmers are equally impossible, owing to the exceedingly limited number of Jews who are engaged in such industries. On the other hand, the question from the Jewish standpoint is very much simplified by reason of the fact that of the 3,572 children at present in institutions only 309, less than 10 percent, are full orphans. It may be assumed that 50 percent of these are above eight years of age, and even the strongest adherents of the placing out system do not advocate placing chil-

dren over the age of eight years in private homes, since in rare instances only are they able to overcome earlier tendencies and teachings, and to adapt themselves to those intimate relationships which should exist between the foster parent and the foster child and which are so necessary in the true home. On the above assumption there are probably between 150 and 200 children at present in institutions throughout the United States who have no natural guardians or parental ties, and with whom it might be wise to make the experiment of having them boarded out or placed in free homes. In the face of evidence to the contrary, your Committee is of the opinion that such an experiment is worthy of a trial.

From the statistics that have been gathered it is evident that no systematic effort has ever been made to find homes of the kind mentioned. The attempts in this direction on the part of the institution have been spasmodic and irregular. Cooperation with existing agencies, such as home-finding associations, children's aid societies, placing-out bureaus, under state control and supervision, have rarely been tried. Systematic propaganda through the medium of newspapers, circulars and bulletins is almost unknown. That it is possible to produce results through such media is evidenced by the fact that the State Charities Aid Society of New York has placed four Jewish children in Jewish homes, through advertisements in the secular press. The applications for the four children came to the society without any premeditated effort on its part to find homes for Jewish children, and were the results purely of the publicity given to the society's work by the special methods which it has in use.

The Children's Aid Society of Brooklyn has succeeded in finding, without any difficulty, boarding homes for two of the children of the Brooklyn Hebrew Orphan Asylum. The success which has been obtained by the Federation of Jewish Charities of Boston in finding satisfactory Jewish homes throughout the state of Massachusetts by cooperating with state agencies augurs well for the possibility of finding even more homes of a similar kind. It is to be regretted that the work of the Orphans' Guardians' Society of Philadelphia has not been more fully developed, since the society has demonstrated to a limited extent that children can be placed in private homes under proper supervision

and guardianship. The same is true of the Frank Fund in Chicago. It would assuredly be a sinister reflection on the well-earned reputation of the Jew as the champion of purity and integrity of the home, to conclude, without thorough trial, that decent, desirable homes can not be found throughout the length and breadth of the United States for a few hundred children.

Your Committee recommends the appointment of a committee empowered to thoroughly investigate the subject, with a view to the establishment of a National Jewish Home Bureau, which shall cooperate with the various Jewish institutions in finding homes for the orphans confided to their care.

The difficulties that surround the finding of homes for half orphans are even more serious than with full orphans. The claims of the surviving parent to his or her children must always be considered. The institution must ever keep in sight the possibility of reuniting the family when the destitution which has occasioned the breaking-up has disappeared or been overcome. It is fortunate that the commitment of Jewish children to institutions is almost altogether due to destitution. Neglected or abandoned Jewish children are so few in number that they need not be considered in the discussion. Furthermore, the entire problem is very much simplified by this fact, since the institution has the possibility of reuniting the family or obviating its breaking-up by removing the destitution which necessitates the latter.

While your Committee has but few figures upon which to base an opinion, it is nevertheless of the impression that the placing of many children could be obviated, if the earnings of the surviving parent could be supplemented sufficiently to keep the family intact. This is particularly true in the cases where the surviving parent is the mother. It is immediately after her bereavement that the poor widow in her anguish and uncertainty turns to the institution as her only refuge, whereas if she could be properly cared for until the first sharp grief has passed away she would gradually come to a realization of her responsibilities and be willing to assume them if assured of the necessary support. There can be no doubt that the breaking-up of many a family could have been prevented if the mother had been subsidized and had been able to give her children the necessities of

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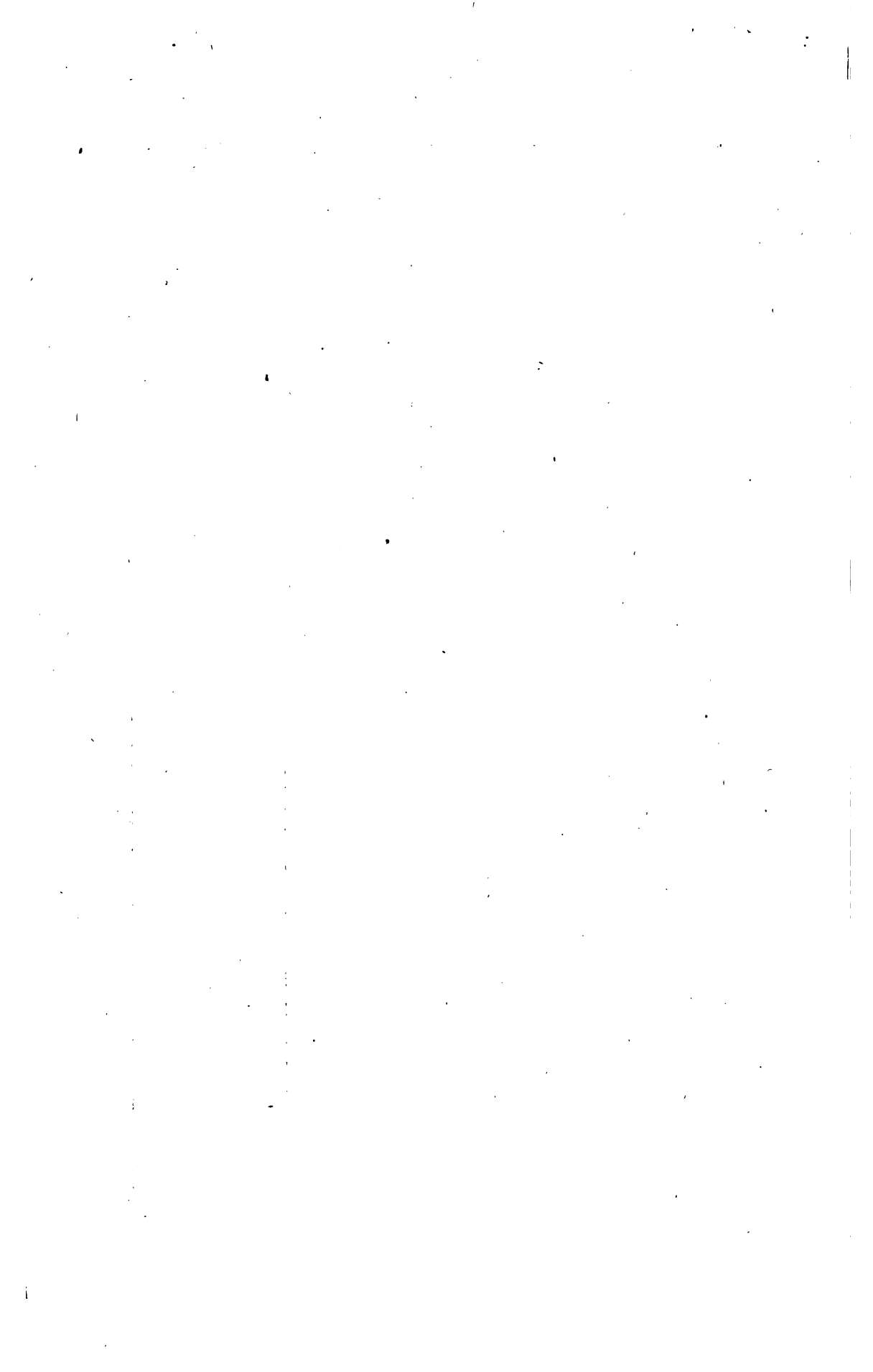
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life. If greater cooperation could be effected between the institution and the benevolent societies most admirable results would follow. A thorough boarding-out system should first of all consider the possibility of placing children with their own parents, the natural guardians, who have relinquished their proprietary rights through causes that can, in many cases, be readily overcome.

Whether Jewish children can be successfully boarded out with foster parents is still undetermined, notwithstanding the efforts that have been made in past years in this direction by a number of institutions. Your Committee is of the belief that speculation on this topic is idle, since the demonstration of its possibilities or impossibilities is a matter of experiment, and it therefore recommends referring the entire question to the Committee on Home Bureau for investigation and report.

Regarding children in institutions who have both parents living, your Committee deems it inadvisable to attempt either placing out or boarding out. The efforts of Jewish institutions with such children have always been and should always be directed towards restoring the family to its normal condition at the first opportunity. If this can be enhanced by any system of subsidy or pension it is worthy of encouragement.

Your Committee realizes that there still remain numbers of children who can not be cared for by the above means, and for whom the institution is the best possible home. It is axiomatic to state that where the institution is required, the best possible results will be obtained from the cottage plan, through a system of small detached houses, rather than one large building, under which all the children are housed. Such a plan is the closest approach to the home that can be attempted. It is a satisfaction to know that while none of the Jewish asylums have attempted such a plan the reason therefore is obvious. Jewish institutions have never been institutions, but homes, and most worthily have Jewish family ideals been fostered and perpetuated by them. After all has been said, this is the main reason why neither boarding out nor placing out has ever been systematically attempted by our Jewish asylums and orphanages.

"BOARDING OUT JEWISH CHILDREN IN  
MASSACHUSETTS,"

MR. MAX MITCHELL, BOSTON.

MR. CHAIRMAN, LADIES AND GENTLEMEN:

Owing to the lack of adequate means for caring for the large numbers of dependent children in most of our cities, I have advocated the placing out system, which had long been in my mind as the only solution of the growing problem of children in institutions, and especially those not eligible for the institutions. I could see the possibilities of success, while realizing the difficulties that we would have to overcome.

Since 1890 the Free Employment Bureau, supported by the Baron de Hirsch Fund, has placed a great many people throughout the New England states, and many have taken up farming; some have been occupied thus for six or eight years. On Sundays, I spent my time visiting these people, canvassing for homes, and among them we found our first homes, not, however, sufficient for the number of children under our charge. In fact, very few homes were satisfactory for that purpose.

We then advertised in the Jewish newspapers, announcing that we wanted Jewish homes for children, paying from two to two and one-half dollars per week and supplying clothing and medical attendance. For infants and children under two years we pay \$2.50 per week; for children two years and over we pay \$2.00 per week. We received replies (some in "Yiddish," some in English) from all over the country, more from other states than from our own; some wished four and five children; one woman wanted thirty; others wanted one or two. As the Jewish paper is in circulation all over the United States letters came from as far as San Francisco. Again we received a number of applications from our own city, which we declined. We selected the most desirable from our own state and adopted the following system:

Every application made to us by a family desiring to board a child or children must be accompanied by a letter of recommendation from a prominent business man, selectman, a rabbi, or, if there be no rabbi in the community, a clergyman, stating how many rooms the family occupies. Sometimes we have to correspond frequently to obtain a satisfactory application. When a home seems desirable, we send out one of our investiga-

tors, to ascertain the conditions and surroundings. In order that the investigation may prove satisfactory the following conditions must be complied with: The home is not to be in the center of a large city; it must be in the country and have large grounds, to serve the children as playground. There must be good sanitary conditions, and each child must sleep alone. The family must have good morals and a good reputation in the community. There must be provision made for the children's daily attendance at school and assurance that good moral influence will be exerted over them. After this the application is submitted to the state board of charities (Division of Minor Wards), who re-investigate in about the same manner. The homes when satisfactory (in cases of infants) are licensed; for the older children they simply inform us of the result of their investigation. Here I wish to mention that the licensing is done for the purpose of keeping track of the infants placed out and to prevent one family from boarding more than two infants.

After a case has been found deserving and a child or children accepted and brought to our office, they undergo a thorough examination by a physician, and if healthy are provided with the proper outfit and taken by our visitor to the boarding-home; if sick they are placed in the hospital. After that our visitor calls once a month, without notifying the people when she is coming. Thus she always takes them unawares, and is more likely to find out the moral condition of the home than if the people had been prepared for her visit. In some cases the parents call once a month, when the children are first taken; afterwards, if it does not interfere with the bringing-up of the child, they are allowed to visit more frequently. In cases where we find that the visits of the parents may interfere with the bringing-up of the child, or where there are both parents living, but divorced, we have the children brought to our office once a month and the parents are allowed to see them in the presence of our visitors.

The state visitor also calls once a month to find out whether the rules regarding homes are strictly adhered to. If they find them unsatisfactory they revoke the license and we are notified to that effect, and we remove the child.

Each month the boarding families receive the money for the board at the office, or it is sent by mail to their homes. In sickness

we have a reliable physician of the place in attendance. He must be recommended by some responsible people of the community in which he lives. We have been fortunate, however; we have had only two sick children during the year.

In our office the envelope system is used, and all bills and items connected with a case are filed in the envelope, saving time and clerical work. We take only such cases as can be cured; by cured I mean where the parents can be made self-supporting. We received applications for fifty-four children; twenty, which we found hopeless, we turned over to the city and state, and took care of thirty-two ourselves. Of the thirty-two we have been able to return twenty-four, as the parents have become self-supporting during the past year. The other eight are in a fair way to help themselves shortly. Our entire expenditure for caring for these children was \$940.06, which covers only about half the actual outlay for board, clothing and medical attendance; the balance was paid by the parents, who, after placing their children, were in a position to go out to work. Soon after establishing themselves they contributed part and later the whole amount of the board. A close supervision is kept over the parent, and as we place most of them at work, and are in touch with the employers, we manage to keep track of their circumstances. At first, they pay fifty cents, then a dollar, increasing as their income increases, until they pay the full amount of board, clothing and medical attendance.

In this way, not only have the children been cared for, but the ties of responsibility of the parents have not been severed. The burden has been lifted; still the responsibility has rested on the parents. Two of the parents died while the children were in our care, and they were adopted by private families—those who boarded them.

It is a pleasure to notice the attachment that springs up between the children and the families who board them. Whenever a child has to be returned to its parents, I think of the good home and care it is leaving to return to its home, at the best in a less healthful location.

In my opinion there is a large field for this work, and for the state of Massachusetts I have great hopes. It can not be expected that success will come without effort. My experience teaches me that children brought up in these families are more natural

than those brought up in institutions. They receive from the families love and care, which under more fortunate circumstances they would receive from their parents.

It has taught me that through this work we accomplish a triple education: we educate the children how to live; we educate the parents who visit the boarding houses and thus see the different modes of living, and at the same time educate those who wish to board the children to live up to the standard, so that they may be permitted to board our children.

Results prove that we were right to begin this work though it will take years to achieve success. It teaches that unless work is done by capable people it can do more harm than good, and that it requires personal service. You will find that in the history of almost every boarding institution it took years to establish a sufficient number of good families in which to place children, and so it has been with us. Some of our first applicants for boarding children have been weeded out and replaced by others more competent, and the applications made to us now are more fitted for our purpose. Again, after some experience, an association will be better able to select the proper homes for children of different temperament.

It also illustrates that there are numbers of married people without children who will take these children with the actual intention of adopting them later.

#### "THE ORPHAN GUARDIAN SOCIETY OF PHILADELPHIA."

DR. BERNHEIMER, OF PHILADELPHIA.

I well remember some references to the Familien Waisen Erziehungs Verein that were made when I went to the religious school and the synagogue under the rabbinate of the late Rev. Dr. Samuel Hirsch, the founder of the society. At that time the references made but a faint impression upon me, for I was not particularly interested in the solution of charity problems. Nor, I must confess, as I grew older and social work began to appeal to me more strongly, did the activity of this society come much more into my consciousness. There was no finely appointed building, no periodical parade of the children under its care, no great hullabaloo about the magnificent showing it was making. For thirty-

four years this society has pursued its silent career. Its change of name to the present one of The Orphans' Guardians was in accordance with the spirit by which the organizations of our German parents were transformed into English-speaking institutions. Its formal object is simply stated in the words: "To foster orphans of Jewish faith, place them with respectable Jewish families, care for their education and enable them to enjoy the benefits of family life." Now, the principle of the society is one which, as I have studied the question, has impressed me more and more, and it is because of the principle of this old Philadelphia organization that we find it of interest and of practical value to examine into its workings.

The carrying-out of the society's object can best be stated in the terms of one who has been its president for a numbers of years, Mr. Arnold Kohn. In his report to the meeting of May 30, 1900, he said: "Our purpose is primarily to assist mothers in raising their own children when the circumstances surrounding them are such as to render that impossible without financial aid. When the children are unfortunately deprived of their mothers, or when a mother is not a proper person to raise her child, the little ones are placed in the care of some near relative or willing friend. Our theory is that those to whom a child is dearest are those who are best able to rear it. We believe that a good home, in the real and narrow sense of the word, is the proper place for a developing child, and as far as it is in our power, we keep it there. Instead of lessening a poor mother's burden by removing her child we help her bear it by paying to her the cost of the child's keep. . . . As an additional help and safeguard each child becomes the ward of a member of the society, to whom is assigned the duty of supervising its education and general development."

The system by which the society works can be ascertained from the following provisions in reference to guardians, taken from the Constitution:

"The board of officers shall elect two guardians, one gentleman and lady for each orphan adopted. When more than one child is adopted from the same family the same guardians may be elected for all.

"All guardians, in conjunction with the board of officers, shall

select respectable Jewish families of Philadelphia, and place with them their wards.

"The guardians shall enter into a written agreement with such families in duplicate form and lay such agreement before the officers for their approval.

"It is the duty of such guardians to visit the families with whom their wards are placed as often as convenient, and report monthly of the progress and health of their wards."

These extracts from the President's report and the Constitution give essentially the working basis upon which the society has been going. It will be observed that the society in its entirety is by no means an embodiment of the placing-out or boarding-out system, as most of its wards are placed in or kept in the families of which they are the natural members. The cases are mostly of instances in which the father has died and the mother is unable to maintain the care of one or more of the children. A weekly sum is paid to the mother until such time as the child is self-supporting or the mother no longer needs the aid, because of additions to the family income.

Of the thirty-six (36) children, sixteen (16) boys and twenty (20) girls, at present in the care of the society, all but seven (7) are with their mothers. This is a proportion of about one-fifth (1-5) placed outside their families. This proportion has been no larger in past years; that is, about four-fifths (4-5) of the total of one hundred and forty-one (141) different wards which the society has had in its charge during its entire existence have remained in their own families. Consequently, many questions which would apply to placing-out or boarding-out would not ordinarily apply to these wards.

The average sum paid for the care of each child is \$2.50 per week, which makes the average cost of maintenance of the present number of children, including the small incidental expenses of the society, in the neighborhood of \$5,000 per year.

As the name of the society implies, the individual officers who look after particular children are guardians, and the value and effectiveness of the organization depend upon the conscientiousness with which the guardians look after the children under their supervision. If a guardian is negligent and the mother or caretaker not competent, the child suffers. The entire system is volun-

tary and depends upon the devotion of those who promote its work. The President has general supervision and makes inspection of families from time to time.

Being thrown into such close personal contact the guardians can be helpful in many ways. When the children have been ready to work, they have in numerous instances secured them employment. Even after the close of any formal relationship the guardians often continue to be friends of the children and their families.

The question naturally arises, if the society is a good organization, why does it not grow? I am not prepared to answer that question as satisfactorily as I had hoped. It seems to me there is a lack of ambition on the part of the Jewish community to have it grow. But this may be merely because it has been educated in the idea of institutionalism. There appears, however, to be a somewhat similar lack on the part of those who conduct the society. This seems to be the result of a combination of causes: a reflex of the feeling of the community, an inability to obtain more funds, an inability, perhaps, to secure proper families in the city, and an inadequate working of the system through volunteer guardians.

We may, therefore, deduce for the purpose of our discussion on the general subject of dependent children, that the Philadelphia society practically acts as a relief-giving agency for the majority of its wards, retaining, however, a supervising and friendly visiting agency in the persons of its guardians; that, because of the difficulties of a volunteer system, there is no distinct encouragement for the boarding-out or placing-out idea; that, however, the continuance of the society even on the limited scale of its present existence argues no real discouragement to the essential principles underlying this idea, but merely a conservative, modified execution of it; that it would be possible to broaden the scope of such a society along the lines of child-placing agencies by adopting the system of such agencies through paid officials and the putting of children in homes outside of the city.



POSSIBILITY OF PLACING-OUT CHILDREN IN THE JERSEY  
COLONIES.

Coming now to the possibilities of extending the system of placing-out or boarding-out among children other than orphans, that is, dependent, neglected and delinquent children generally, we have a problem which Jewish communities of the larger cities must meet. In view of the general treatment of this subject in the report of the special committee, I shall restrict myself merely to some investigation on the subject which was not included in that report.

In order to be in a position to answer the question whether or not it was possible to place Jewish children with Jewish families amid rural surroundings, I paid a visit to the colonies of Norma and Alliance in New Jersey. I explained very clearly the purpose of my visit, stating that I did not come as the representative of a society which was ready to give orphan and other children into the charge of families, but that I merely desired to ascertain whether, should such a plan be adopted by a society, there were families that were willing to accept them. Directing myself first to the village postoffice and grocery store of Norma, my purpose was soon made known to several of the families roundabout, and I found them willing and anxious to take little boarders such as I had described to them as possibilities. I endeavored to explain that such children would have to be taken into the families and sent to school, cared for and treated like one's own children. The sum per week that could be agreed upon was difficult, as I had suggested \$2 and \$2.50, whereas those best able to take care of children wanted \$3.00. However, it was sufficient for my purpose to have discovered families of the colonists who, from all indications, seemed to be in a position to take children and let them grow up in the country atmosphere, away from the tempting inducements of city life.

I visited the homes of some half a dozen families in Norma and Alliance that expressed their willingness to take children and apparently understood the obligations that would be imposed upon them. Some of these families have had summer boarders and have therefore had some experience in providing for persons in addition to their immediate families. One of the oldest residents had half a dozen years ago five patients of the Montefiore Home for Chronic Invalids, of New York City, as inmates of his house

for nearly a year, this being prior to the establishment of the sanitarium of the Home. The farmer has a wife and four children at home and could easily accommodate one or two more. A widow who has but her grandson of ten living with her, expressed her willingness to take care of additional boys. A farmer of long residence in the colony, who lives with his wife and one boy, said he could give accommodation to others. Another old resident farmer living with his wife and two daughters (13 and 17 years of age, respectively) could also make adequate provision for additional inmates of his house.

The statements that I have made as the result of personal interviews and observation should be sufficient to convince the skeptic that if there is any real desire to put children with private families and let them grow up in salubrious surroundings, it would be worth while investigating the possibilities of the two colonies to which I have referred, and others adjacent to them.

Rosenhayn is not far distant from Norma and Alliance; and from information I have received I feel confident inquiry would show that there were equal possibilities there. I was told of one boy from New York City, who, because of misbehavior, was sent by his parents to this colony and placed in the care of a private family, that he was attending school and giving a good account of himself.

Carmel is another colony in the vicinity with a similar group of settlers, and an experiment would doubtless include it among the places to which children might be sent.

A small start in boarding-out has actually been made by the Young Women's Union of Philadelphia in the placing of two (2) children that had come into its custody through the Juvenile Court. They have been put with families in the colony of Woodbine, N. J. They have been there so short a time that it would hardly be fair to make much of an inference as to the result. One of the children, who was said to be incorrigible, has not done as well as the other, who has given satisfaction. Perhaps it would be expecting too much of a boy charged with being incorrigible to be suddenly transformed into a thoroughly well-behaved person simply because he was placed in Woodbine Colony. If, however, children charged with delinquency give fair satisfaction to families in New Jersey colonies, may we not give desti-

tute and neglected children at least a chance? The inquiries set afoot by the Young Women's Union at Woodbine, have developed the fact that places could be found for additional children. It will doubtless be necessary for this organization, to which the duty of looking after delinquent children accused in the Juvenile Court, has been assigned, to make further provisions for the maintenance of such whose home surroundings are in the opinion of the judges not proper, and for whom there appears to be no place in existing Jewish institutions.

According to the experience of other agencies it would be unwise to place a large number of children in any one vicinity. So the Jersey colonies would merely be an outlet for a limited number at best. It would, however, be well worth while setting in operation the necessary machinery to try an experiment with these colonies. Undoubtedly, those who want to find difficulties and obstacles to placing-out or boarding-out will be afforded plenty of opportunities for criticism, especially at the outset, for it will take knowledge, experience, energy and tact to put such a system into practice and carefully maintain it. The question of caring for Jewish children should be met in a broad spirit. Why not devise measures to ascertain good homes, arrange to place a small number of children, appoint a competent official to look after them from time to time, and if the results warrant, considering the difficulties of introducing a new system, proceed to develop the plan on a larger scale? Then we shall be in a position to know whether we can not, among Jews, establish and maintain a plan which has given satisfaction among non-Jews.

#### JUVENILE DELINQUENTS AND PROBATION OFFICERS.

MRS. HANNAH SOLOMON, CHICAGO.

In presenting the subject of Delinquency I speak of a comparatively new field in Jewish philanthropy. This work is one that is not only new, but unpopular; and in order to establish itself those interested must be willing to overcome a very strong prejudice on the part of the older workers in charity as well as the indifference of the community at large toward those whom they regard as enemies to society, whether they are children or adults. What I shall say is largely the result of experience gained in the Bureau of Personal Service of the Ninth Ward of Chicago, the

locality in which reside most of the Jews of our city, requiring help.

This bureau was established five years ago, when the Hebrew Charities of our city were somewhat disorganized, and upon the supposition that an agency was required in the district, which, with a small outlay, could assist in many ways outside of relief, having paid employes to do systematically the work which was done in a haphazard, hit-and-miss style by volunteers. Our very first winter demonstrated the need for assistance to dependents, defectives and delinquents, especially among women and children.

All of the Juvenile Court work for Jews has been in our hands, as well as the free legal aid. We have steadily had to meet antagonism on the part of our Jewish Charities, which, however, is not discouraging, since we know that it is a natural attitude of Jews in general. We Jews have grown so accustomed to the idea that there are no Jews in the penitentiaries and no Jewish girls in houses of ill-repute, and these suppositions create such a comfortable attitude of mind that the Jewish public clings to it. New York knows better; Chicago ought to know better and the rest of the country will know better unless agencies are created to combat the growing evils.

The Juvenile Court is now established in Illinois, Missouri, Wisconsin, Massachusetts, Pennsylvania and New York. Its idea is to benefit the child rather than to carry out the old idea of punishment or of removing the evil-doer for the benefit of the community. The Juvenile Court of Illinois is one of the foremost in the work for delinquent children. The act establishing this Court says that the law is to be liberally construed, so that its purpose may be carried out, which is that the child may receive the "care, custody and discipline which it would have under its parents." Children are kept from criminal contact and contagion; they may not be left in jails or police stations while awaiting trial. The cases are tried in a separate court-room by one judge, chosen for that purpose. The city is districted, and each division placed in charge of a probation officer, who either alone or with assistance watches the child. By the establishment of this court the delinquent and dependent child is placed on a par with property, which has always been more carefully guarded by the state than the child; and it aims to make the state the guardian when the natural guardians are unable or unfit.

Some are of the opinion that the bureau officers, representing the Jews in the Juvenile Court, are going about with spy glasses and a police officer like the bogie man, catching children. The reports are ridiculous, because every case must proceed according to the due process of the law, and the child can not be committed to an institution upon our demand. I need only say to you that, after strenuous work, out of 100 delinquent Jewish children paroled to us, we have at present only two Jewish children in the John Worthy school, five in the Habitual Truant school, the only places for delinquent children; that in over three months not one Jewish child has been tried for delinquency in the Court. From this you can see how absurd such a proposition is. During this time we have broken up a number of gangs, organized for stealing and lawlessness generally, have had a number of convictions against owners of slot machines and other gambling devices, and made arrests for the purchasing of junk and stolen goods.

Through this Court youthful criminals are separated from adults. The children are made the wards of probation officers, interested men and women, who bring to bear knowledge and experience and who make most careful investigations, which they report to the Court, and for which they are held responsible. They cooperate with every good force, and try to ward off all evil influences. In Chicago there were five hundred and seventy-five boys committed annually to the Cook County jail; in the past two years there were just twelve. All the rest were cared for by the parole system and were kept out of institutions wherever possible.

Cases are disposed of as follows: For a first offense the child is paroled to a probation officer, is left at home if it is a fit one, and only after a second or third offense or a serious one, is he sent to some institution. These, for boys, are: Glenwood, an industrial farm school, established on the cottage plan, for dependents and those having unfit homes, as well as for those guilty of slight offenses; a Parental School, which is a new home on the double cottage plan, for habitual truants; the John Worthy School, which is the children's jail, and to which no child under ten may be committed; and the Reformatory, our state penitentiary for boys, to which none under sixteen may be committed, except for a serious crime. Money for a Delinquent Rural home is being collected, and that will give our state a complete system

for caring for delinquent boys. For delinquent girls we have, the Erring Woman's Home and the Geneva State Training School. The latter is a home admirable in every respect. All girls leaving seem to have learned to know the right from the wrong, and if they can only be kept from evil associates, will remain good.

The causes for juvenile crime are largely the same all over. In a general way, children similiarly situated think and act alike as to morals, and environment can account for the greater part of crime. Heredity, of course, plays a part. Physical defects can account for much. Children of inebriates and degenerates are not normal. Yet these, given proper care and removed from evil surroundings, may become useful citizens. Causes for crime are the inability of parents to properly care for their children on account of their poverty, the size of the family, and their lack of power to cope with the evil forces, the great freedom existing in our country, and the difficulty in co-operating with the schools. The size of the family makes it impossible to provide properly for each child or to give it proper supervision. The houses are too small to permit of any sociability in the home or any suitable care for the body; the children are forced upon the streets for play and recreation; the authority of the parents is not recognized after a short acquaintance with bad associates. Added to all this are improper feeding and clothing, the ill-advised methods of punishment or lack of all discipline, and the early age at which they are put to work, removing them from parental care. No supervision is exercised over their play, and in many instances they do not know how to play. The parents are uneducated. In many cases one or the other parent is missing by death or desertion. By statistics of crime it was shown that the average number of children in the families was five, ranging from one to fifteen years of age; that of 50 percent of these children the father was dead or absent, of 55 percent the mother, and of 33 percent, both. The average age of the marriage of the mother was sixteen.

Lack of care for the dependent child often causes delinquency. The crime with which most of our boys are charged is stealing, sometimes from stores, oftentimes of junk or lead pipe, etc. Sometimes they work in gangs under the supervision of an older confederate. One of the causes for their stealing is that it is

easy for them to dispose of their stolen stuff. Employers of children often tell us that they frequently remove children from departments where they are tempted, to another where they are perfectly trustworthy. Teachers complain constantly of the theft by young children in the schools. We know that, even in the best colleges, there is constant pilfering, because the demands are so great, and there is no other way of doing what others do. The motives of children are not the same as those of older people. Children do not realize poverty. They only know that some one else has something which they want. They sometimes begin by being truants, falling in with others older than themselves and what begins in mischief ends in crime. Time forbids my citing cases, interesting as they are and powerful in presenting the actual conditions. The Juvenile Court has created the fear of detection; not the seriousness of the punishment, but its certainty, has become a strong deterrent.

The work for wayward girls is not altogether woman's work. The attitude of men and women toward prostitution is the same. It is legitimized if not legalized. Brutal as it is, it is recognized as an established institution of our society, and, therefore, some of our girls must be sacrificed. The percentage of Jewish girls is smaller than might be expected. One of the first accusations against them is ill temper. They become utterly unmanageable, they have the anger of the criminal against the man whom he has wronged. Our Bureau, which is doing the work in Chicago, makes no attempt to lessen the evil as an institution, but solely to encourage those who are victims, to come to us of their own accord, or to act in those cases in which parents or relatives invoke our assistance. Against the atrocities that prevail men are as earnest in their opposition as are women. I know of many cases where the judge and lawyers on both sides, the jury and witnesses would all have had a good cry, had they not been ashamed before the women, whose familiarity with the cases made them bear them with equanimity, and when the only grain of pity for the culprits was in the hearts of the prosecutors. In our congested districts the girls of fifteen, for that is the average age, must be closely watched to keep them out of the clutches of the procuress and the professional seducer. The subject is not one easily spoken of before you, but very young

girls are subject to temptations in stores, offices and factories, which we would do well to learn and to remove. I do not believe that poverty and low wages are the prime cause of immorality. It is rather the love of pleasure and ease, love of society and luxury, and, most of all, the absence of proper maternal care. Workers have not been taught to find pleasure in the performance of their duty and their work. I do not believe that immorality is more rampant among the very poor than others. Could we with impunity investigate the avenues as we do the slums, we might also be startled. However, the young girls are more carefully guarded.

The average age of our delinquent boys is twelve, of girls fourteen. The Probation Officer is, of course, the powerful agent for reform. She supplements the home and school, becomes a friend to the child, whose confidence she at once gains, instills respect for the parents or guardians, which the child has lost. She must study the conditions of the home and of the school, and be in constant communication with them. The child learns that there is a law which he is bound to respect. The early years are those which count the most, and the home should be the main factor in building character. The school and the Probation Officer can only counteract the influence of a bad home by supplying more affection and friendship, by creating sympathy and by giving solicitous care.

A few general suggestions might be given. We have made a great advance by having the Juvenile Court. We should now have a laboratory, where scientific investigations of causes and results can be carried on. We would undoubtedly find many badly balanced minds as well as weak physiques. Children should be kept out of all courts unless actually required, especially police courts, where they swarm, if they know the prisoner on trial, or if a suit is going on and they know one of the parties. To place a child on the stand and ask him to take an oath is also unwise. He will no more tell the truth under oath than if not sworn, just as other witnesses do, and to have children present when others are testifying under oath to what the children know to be false, is most pernicious. Our public schools must take into account the disadvantages of the underfed and badly housed children. They must teach self-control and subjugation to the will



of the majority. Our boys should be given industrial training from the beginning of their school life, and we should have domestic science for our girls. Women are doing too much of the industrial work. We should be training more girls for domestic service, fewer for factories and stores and school teaching, for which so many are unfit.

They would have better homes when they marry and would be better able to do all their work, as so many of them are compelled to do. The work in a well regulated home is better for them, and they would make healthier, happier and better mothers. We are in need of a good class of servants, and we can supply them as well as others. The tendency of our educational philanthropic institutions is to encourage our boys and girls to believe that they can be in the foremost ranks of society, instead of showing them that they can be such a man's equal even in the humblest walks of life. It takes the university man and the college woman to have that philosophy and outlook. We give too little of the humanities, too much of the practical and utilitarian. If immigration continues, these two are the fields we should cultivate for the boys and girls. The methods of recreation for the poor must be changed. Dances under respectable conditions, instead of the dreadful pestilential dance halls with wine rooms, carried on by the liquor interests; better theaters, instead of the vaudeville attachments to beer saloons, and plays with moral tendencies, instead of those where the imagination of the children is educated to deeds of daring and lawlessness. Since the homes can not be made social centers, our public buildings and churches should be made to serve the purpose. We should have parks and public playgrounds, with caretakers in the crowded districts. Outdoor games would be healthier and would permit the desire for freedom to have its proper outlet. They develop physical power and stimulate mental activities, as well as supply the social needs. And we Jews need education along the line of duties toward our delinquents, a change of attitude toward those discharged or convicted. It is almost impossible to get work with a Jewish firm for a delinquent Jewish boy discharged from an institution, just as it is difficult to find boards of charitable organizations willing to assume charge of such children. No investigations are made as to the cause or conditions. A child who is paroled on the first

offense has the right of asylum somewhere, but the mighty meddlers in Jewish charity politics make it almost impossible to place him. They overlook the fact that the majority of their wards may be of the same nature and have been living under the same conditions, that a little surveillance and care and love may be all that the lonely little charge needs, that the court is always ready to remove the unmanageable child. We do not need separate institutions for Jewish delinquents, but require provisions to admit them to those we already have.

We need better legislation in some lines. A law that children may not sell certain kinds of goods and no junk whatever. In some states men are burned for what in others it is almost impossible to secure conviction, and small wonder if we see the sort of men compelled to do jury service, since so many good men never will. We should have trained officials in all institutions, which will only be possible with proper civil service laws. In our own state we have seen two able members of the State Board of Charities resign because of a political appointment for the executive officer of that board, and ever since these honest, capable appointees have been made the butt of personal attack and their honesty stigmatized as political action. The recent Republican convention has put a civil service plank into its platform which is an insult to the intelligence of the people of our state. What can we hope for our penal institutions when those for dependents are made the footballs of politics?

Our reformatories, as a rule, do not reform. The use to which the human faculties are put depends upon the surroundings, and, evidently, these are not such as to call forth the best. Work is carried on with the idea of profit to the institution rather than for the individual, while the punishments do not increase self-respect. Nearly every penal institution has a senseless and disgraceful system of punishment quite in line with the treatment of prisoners in the Philippines. Most inadequate conditions exist to develop the moral and aesthetic sense. The idea of preparing the culprit for usefulness to society is not thought of sufficiently.

Finally, Jews especially need societies which will help the boys and girls to good, useful lives, as against the many who stand eager to lure them to destruction. Economic conditions are not the only nor the main causes of crime. A prisoner who

was arrested, almost immediately after being released, wrote us, "It seems so easy to do the wrong, so hard to do the right." Children sin because of an undeveloped moral sense, just as the adult does from atrophy of the moral will. The children are suffering because they have been removed from a locality where disobedience was a crime against both the religious and political system, and have come into contact with freedom beyond their conception or power of adaptability. They need the teaching of positive religious truths, of a system of ethics, and a training in civics by our schools and churches. They need to hear in trumpet tones the voice of Sinai proclaiming the "Thou shalt nots," as the law, both of God and man, which they must respect, and to which they must conform. And we must teach them that the Lord made this covenant with us, even us, "who are all of us here alive this day."

*Mr. Heymann.*—Mr. President and friends, I congratulate you on having added a section on Child Saving to the conference. It seems to me that charity to children is our first duty; it appeals to every one. Jewish Child Saving was the subject of my paper in 1897 before the National Conference of Charities and Corrections. I gave there my opinion, but probably very few of you have read it, so I will present in a few words my conclusions. We have orphans, half orphans, children of poor parents in our own asylum. We have made it a rule not to admit any children whose parents are living, and we have made rules to exclude children whose surviving parent has later remarried, but those rules are generally broken. We take all classes of children. The non-sectarian societies are all favoring the placing out of children. They succeed in the northern states. I do not believe that Jewish children can find homes, although the chairman of our committee recommends the placing out, and the gentlemen from Cincinnati are all in favor of it, but find it more or less impossible. In Philadelphia, where they have the oldest society for placing out children, they have still a very flourishing orphan asylum. My opinion of orphan asylums is to have them out of the large cities. I am not in favor of having orphan asylums in cities.

*A Delegate.*—Are you in favor of manual training?

*Mr. Heymann.*—I am in favor of a manual training school in

connection with a regular school, if the proper conditions could be obtained. If we could have an orphan asylum in the country, have the children taught farming, manual training, even extended to trade schools, that would be the ideal of child raising. We are accustomed to take a child as soon as it can be sent to an asylum. It is the only way. We have fallen into the habit of our Christian brethren, of sending them into families when it can be done. I acknowledge that at home where I live we have no Jewish farmers, and I do not see the possibility of so placing them and the chairman of the Educational League is of the same opinion. We cannot find proper families for the children. The good families do not want them; and we do not want those who wish to make money out of them. The best way is to keep them ourselves. The only way to place out children is to place them with their mothers, and that sometimes is not very good. In New Orleans we have tried to have the board erect a fine manual training school, and if we can not do all, we can do this: every one of our children will be trained in such a way that, on leaving us, he will make a living. I am sure we do the best we can in the Orphan Asylum. I am sure we do not fail in our duties. I have seen orphan asylums here and in Europe; and while we take care of our orphan children as of our own, we are sending out the majority of them to drift in the world. (Applause.) Now I will answer any question that is asked me.

*Mr. Meyer.*—How do your children succeed? Have you any professional men?

*Mr. Heymann.*—Yes; perhaps we have sent out a doctor or a lawyer in the 45 years of our existence, perhaps two or three Rabbis. One of our men is a rich man down in Mississippi. Perhaps 10 percent are thus successful. What becomes of the other 90 percent? I do not know, neither do you know. They have to fight a hard battle. So it becomes our duty to make our orphan asylum as perfect as we can so that the children can go out and make a living. The only orphan asylum which answers all these requirements is that at London. They keep all their children, boys and girls; do not give them any better education than that obtained in the grammar schools, and then they apprentice them at the age of 14, giving them in charge of the officers of institutions until they know their trades. Let us do the same. Keep the child until that child

can earn a living, boys and girls. We can find out how it can be done if we remain in session, and I am sure we will succeed if we keep up that section.

*Rev. Wolfenstein.*—I have read the report of the chairman, and I told him I was perfectly satisfied with every word of it. The matter has been brought before us, not because we are not taking care of our orphans, but, as has been said, we are to learn how other managers are placing out their children. I have been asked by Christian and non-Jewish charity organizations to tell them how Jews take care of their poor. I have not been able to learn how to take care of our orphans; they are placing out their orphans because they are compelled to do so. Their numbers are large and they can not help themselves. But let me say to you what, perhaps, is not known to you, that the State of Ohio is placing out children in families broadcast, and it has not been satisfactory, and in the 88 counties of the State of Ohio there are at present 54 children's homes which have been organized during the last 15 or 20 years, and every one of them has been sending delegates to ask us how we are taking care of our children. There is one matter which has not been mentioned in the excellent report of the chairman of this committee, that refers to the mortality of children, which in my opinion ought also to have been mentioned. The mortality of children raised in orphan asylums is, as is known, very small. The mortality of our children in Cleveland has been a little less than one percent. That is to say, we have had, since our existence, about 2,300 children in our institution, while, during the 34 years of its existence, 22 have died in the asylum. It has been mentioned here that there is a tendency in these institutions to have the children taught that they are born to something higher. Permit me to say that it is not so. We study each child, and it is our effort to find that place for which it is best adapted. We want every one of the children to be on the level of every child living. I have raised Rabbis, doctors, lawyers, drummers, teachers, and even cowboys and artists on the stage. But I have drifted from what I started to say. I have made the observation that of the 1,100 that I have raised, 44 have died, and of the 44, three have died in the service of the country as soldiers in Cuba and in the Philippines. It has been observed here that the orphan asylums

have been trying to do their work well and to do honor to their constituents, but at the same time the thought seems to have crept in that perhaps these children are not sufficiently and fully developed. It would be almost impossible that we should not make a mistake once in a while, but we profit by mistakes. I am ready to say that I would prefer to see a boy and girl with its own mother, if that mother were able to take care of the child and educate him. And if it be possible to take care of the mother and to allow her to keep the child, it would be the better way of doing. The children should be left with the mothers and not estranged from the mothers, if only in order that the mothers themselves may be taught. This is one of our special efforts. We desire to raise these children for their poor mother's or their sick father's sake. It is our effort to elevate these children that they may elevate their mothers and their fathers, and we have been very successful in that. We have seen mothers that have been for years the proteges of charity, but as soon as their children came home from the orphan asylum, these children have taken care of their mothers, and would not allow them to be pensioners any longer on the society. It is perhaps not generally known that the orphan asylums, through these children, are relieving the communities from their pensioners. One of our girls who had been a teacher with me, and afterwards married, wrote to me of the blessings she received in the orphan asylum, and these, she said, will be far better known, perhaps unconsciously so, by my children.

*Dr. Landsberg.*—Mr. Chairman, I think that the gentleman does not understand the question under consideration. It seems to me that conditions, since the last generation, have changed so very materially in this country, that while I will admit for the sake of the argument, everything he advances in plea of education in orphan asylums is true, it will be no longer so in the next generation. He says our orphan asylums relieve the communities. So they do—but it seems to me that as soon as you make it easy to dispose of a case of charity, you can almost always depend upon it that it is not the best way to dispose of it. It is the most easy way if there be a mother left with four or five children, to take those children to the orphan asylums; it is a remarkably easy way of disposing of them. It relieves the community and those who should be responsible for

them. There are a great many mothers who send two or three children and after those children come out, they send the next two, and after those come out, the next two, the youngest. They not only consider our orphan asylums as boarding schools, but they say so, and when the children come out they are under great obligations for having been brought up in such a beautiful boarding school. Now I have been impressed by nothing more in the report of our chairman today than by this: the trifling number in proportion of full orphans among those in the orphan asylum. In reality, orphan asylums are founded, not to give orphans better education than the mothers and fathers could give; they have been founded to give them a home and shelter and nourishment, and a possibility to live, when otherwise they could not, and had nobody to take care of them. Orphan asylums were founded for full orphans. And it seems to me that the solution of the question of the housing of children and placing them out would be made much easier if every community would enable the mother and sometimes a father, as we have done for many years, to take care of children until they are old enough to help themselves, or until they become self-supporting. The children would have the benefit of home life. They would have the love of the mother or father which can be obtained nowhere else, and the community is relieved from the certainty that those young widows or widowers will marry again within a year. I have known a woman who had children in three different orphan asylums—one child in Baltimore, one in New York, and one in Cleveland.

Now our orphan asylums were never intended to house a thousand children. How would you like it, if you should live with 500 or 600 or a thousand in the manner in which our orphans are housed in these large casements, in which they are held together like soldiers, in which they have to pray by the bell, in which they have to eat by the bell, in which they have to rise in the morning by the bell, and go to bed by the bell—I ask you how you would like it under the most comfortable and under the most beautiful conditions?

Therefore, it seems to me that every one of us should go home with the determination to do his best to enable the fathers and especially the mothers to take care of their own children, and

see to it that only full orphans, if possible, are sent to orphan asylums. My idea of an orphan asylum is that it is a temporary home in which you are most liberal in accepting the children, not with the idea that they are to stay there until 14 or 15, or even 18 or 20, or, as I hear from the report in Philadelphia, until they get married. I do not deny that they are well educated, but better for them and better for the community if they should be educated in the homes from which they are taken.

*Dr. Leucht.*—Mr. President, ladies and gentlemen: Whenever conditions are created by men and mistakes are made, I think man is capable of correcting them; but when conditions are made beyond the powers of men I do not think it is my duty to correct them in a hurry. We are not responsible, Mr. Chairman, ladies and gentlemen, that we have orphan children. The natural thing would be to put every child with its father and mother until he is able to make a living. Providence steps in and takes the father away in one way or another, and we are confronted with facts, which, in our limited understanding, we must try to correct. Now, I am of the opinion that at the present moment there is no better method of rearing orphans than in asylums. And why? Because we do not know anything better.

*Rev. A. R. Levy.*—Mr. Chairman, some years ago when we were about to erect an orphan asylum in Chicago, I collected some statistics. I cannot recall them; I took the orphan asylum reports from all the institutions in the United States, and I found that in the Philadelphia orphan asylum the maintenance of each child was \$182 a year, while in one of our asylums it was \$113. It proved to me the fact that the world at large would favor the placing of children in homes. I found the reason that the cost per capita in the Philadelphia institution was the highest, was because the superintendent and the board of the asylum endeavored to imitate and make it a home. They have had the smallest number of children. We have an institution in Chicago, but I know this: that in one single case where a father died and left three children the mother was given \$25 a month, and she raised the three children. But, we cannot find the homes, and all mothers are not capable of taking care of their children. It is a sad, but true fact that some children would be better off if they had no mother. We know such conditions, and I sincerely trust—yes, I know, that,



since the National Conference of Jewish Charities has come into life, it will be no longer possible in the United States to build an orphan asylum upon the old foundations. . . . I stood upon the floor in Chicago when they were advocating the erection of an orphan asylum, and I said to them: You are about to buy a lot for \$38,000, which is given to you for half price, in the heart of the city, when you can go out further for five cents, the cost of a street-car fare, and buy 20 acres of land for \$20,000. The motion I made to prevent the purchase was carried, and for two years I was able to keep back that movement, but the asylum was ultimately built in one of the finest thoroughfares in Chicago. Now, ladies and gentlemen, we have high assurance that whenever there will be need to erect asylums, those who are here will not permit them to be built up in the centers of cities.

*Mr. Herzberg.*—I simply want to call attention to the very suggestive paper of Dr. Bernheimer in connection with the possibilities of placing children in farm colonies in New Jersey. There are there, I should say, roughly speaking, perhaps six or seven or eight hundred households, and I have no doubt that many of those children could be placed in the country, and at the same time in a community such that they could be brought up under Jewish environments and Jewish surroundings, and, on the other hand, on farms with the possibility of developing in them the farming instincts. It seems to me that nothing better in the direction of placing-out Jewish children could possibly be done than could be done in these colonies, if arrangements could be made; and I therefore wish to put it before you, and I hope you will give special attention to the possibilities of the Jewish colony in New Jersey.

*Mrs. Pisko.*—I do not believe that all our children will be cared for in orphan asylums; and I know all of our children can not be placed out in proper homes. There are certain evils in connection with both systems; and the thing for us to do is to go ahead and try to correct these evils. Let us try to do away with military discipline in orphan asylums. I think it is cruel to send the children out uniformed to the public schools.

*Dr. Berkowitz.*—I rise to say a word in regard to Dr.

Bernheimer's paper and the presentation he made to you of a very valuable work that has been carried on slowly and surely in Philadelphia in the way of taking care of orphans in their home. At the same time, Philadelphia has been in evidence in this discussion as possessing an orphans' home which does more to do away with the evils of institutionalism perhaps than any other institution of like kind that we have. Consequently, you have here both systems at work in one city for almost half a century. I have been identified or rather affiliated with both of them for nearly ten years, and am able to give the testimony of personal observation and experience to the exceedingly valuable work which has been done in both directions. As Dr. Leucht has well said, when Providence steps in she often creates a problem which it is not possible for human power to absolutely solve. This is such a problem. No patent system can be invented to meet the conditions. And I put before you the labors of the Philadelphia society as an evidence of the fact that the good in both should be sought. We can not do without orphan asylums; they are, unfortunately, a necessity; but there is no reason why we should not learn wherever we may, anything that will help us in this difficult task which devolves upon us. As one of the guardians connected with the Orphan's Guardian Society I have had under my personal charge, together with my wife, two children, and I am glad to testify to the fact that the system has worked admirably in both cases, where the children have been left at home and we have been permitted to be friends to that mother in the rearing of those children. Now, Dr. Bernheimer has raised the question which I desire to put before you: Why has not the work of the orphans' asylum grown; why is it so apparently insignificant? The answer is very simple. It has been put before you by these gentlemen who have pointed out that the public needs something tangible. It wants a building; it wants a parade; it wants a uniform. It must have something to see or else you can not make an appeal to it; and hence the movement of getting homes has nothing tangible to show. They publish a report that nobody ever reads, except a few earnest people like yourselves, who come here in conference to think about these things; but the general public knows nothing, and where they don't know they can not be expected to become interested.

*Rev. Julius Meyer.*—I simply want to ask the question: How

do you secure, or how do you bring the children before the Juvenile Court? How do you get permission? Can you secure the children before the court, if some police officer refuses to do it? In the second place, what constitutes evidence before this Juvenile Court?

*Miss Low.*—The first question is one, of course, which any lawyer will answer. You bring the child before the Court in the same manner as you bring any transgressor before the court. Children are brought before the Juvenile Court in the city of Chicago in this manner: anybody who wants to arrest a child in the police court can go there and swear out a warrant before the police magistrate. The child is brought into court, and if the magistrate find him guilty, or if there is probable cause, as he has no jurisdiction himself, he is compelled to hold him over to the Juvenile Court. If he thinks the child has not done anything he can discharge the child. When the child is sent to the police station (and in every station there are several police probation officers, men who are kind and gentle and who have been picked out for their special work) these police probation officers prepare the papers and bring the child before the Juvenile Court. If, upon the hearing, the child is paroled he is paroled from the district. The second question as to what constitutes evidence in these cases: According to the Juvenile Court law a delinquent child is one that violates any law of the state or any village ordinance, or any child that is incorrigible or any child giving himself up to idleness entirely, or crime, or who associates with vicious persons or thieves, or any child that is found in policy shops or other like places. If I had been instrumental in forming this law most of these children would come under the head of dependents and not delinquents. Seventy-five percent of all the children sent to reform schools have no business there. They are not primarily delinquent; they are dependent only, and that simply through lack of care and attention.

*Rev. Julius Meyer.*—I would like to ask where the children are sent pending judgment.

*Miss Low.*—We have a Juvenile Home where the children are sent. It is against the law to keep any child over night in the police station. A child is sent right from the police station to the Juvenile Home, where he stays until his case is heard in the Juvenile Court.

## TUESDAY AFTERNOON.

The Conference opened with Mrs. Pisko in the chair, who introduced Mr. Samuel Grabfelder, of Denver.

*Mr. Samuel Grabfelder.*—Ladies and Gentlemen, when I was requested by your presiding officer to write a paper on the National Jewish Hospital at Denver, I wrote a paper as well as I knew how, dealing with generalities. I find after coming here yesterday and listening to the papers and the addresses, that you want more facts and figures about an institution of that character, and for that reason I thought perhaps I might refrain from reading my paper at all and give you some ideas of the work of the National Hospital for Consumptives. I desire to say that when the Denver hospital was taken up in the year 1898 in the second district of the Independent Order of B'nai B'rith, they passed a resolution appointing a committee of five to take charge of that institution and if possible to put it on a basis where it might be opened and to take charge of such patients as might desire admission. The hospital proper, I believe, was erected some fifteen years ago by the Jewish citizens of Denver, Colo., for the purpose of taking charge of such coreligionists as visited Colorado for the purpose of being cured of consumption. About the time the building was erected the crisis of 1893 came along, and the Jewish citizens of Denver were unable to open its doors for the purpose for which it was intended, and so it was left unfinished until the district Grand Lodge No. 2 took up the question and appointed a committee, as I stated before. They did me the honor of appointing me a member of that committee, and when that committee met in Cleveland the following July, 1898, they selected me as chairman, and I reluctantly accepted the position.

I will say, as a great many of us will, in accepting a position as a member upon a committee with the expectation of doing no work or a little work, I knew nothing about that work. Up to that time, I am sorry to say, I had very little interest in it; but I was persuaded to act as chairman and we raised a sufficient amount of money to open the doors of the hospital in December, 1899. From the day I accepted the chairmanship I studied the subject of consumption, and the more I studied the more interested I became, and the more I found the necessity of an in-

stitution of that character, especially among our people. I went to Denver a week or so before the hospital was opened, and I found a condition of affairs among the poor Jews who immigrated to that city, which to my mind, was perfectly horrible. A Jewish doctor, by the name of Robert Levi, who was quite a prominent physician in that town, took me to the different public institutions of Denver, and among them he took me to a little frame place they called the Dispensary. Mind you, that was in December. I went with him in the morning, and there was a line of people of at least fifty; and out of those fifty, forty were Jews; men and women, dressed in thin garments, came there to receive a little medicine and to go back into the slums and take care of themselves the best they could, because the city of Denver was so overcrowded with poor Jews that it was a physical and financial impossibility to take care of them at all. There were two Catholic institutions in Denver, one of them conducted by German nuns.

The longer I stayed in Denver the more I found it necessary that a hospital of that character should be opened. The hospital was opened a little over two years ago, and we have treated in that hospital, up to date, about 310 patients; 60 percent of these patients have been cured and a great many of them have been sent back to their homes and families as bread winners. The majority of these patients, however, have found employment in and around Denver and a great many have sent for their families, and are living out there now. You understand, these people who have been cured and are still out in that territory have relieved your different communities from just that many paupers and that many consumptives. There they are and are able to make a living. When I say that we have so far cured 60 percent of the patients that have been sent out there, you must remember that during the first six or eight months that the hospital was open, its rules were very imperfect. We admitted patients in the hospital that had no right there, for the simple reason that they were in the last stages of consumption and incurable. I am confident, and what I am stating is by the advice of experts and doctors in Denver, that of the patients we take into the hospital under our rules, we can cure from 75 to 80 percent.

We treat these patients every day. Our superintendent, who is a physician, gives them an hour's address about how to prevent the disease, how to take care of themselves, when they leave the hospital and go back to their homes. I had a letter the other day from a patient who came from Louisville, Ky., sent out to us in such a condition that he was barely able to travel and had to stop in St. Louis for two days before he could continue his journey. He stayed nine months at the hospital and left cured. He went from there to Houston, Tex., and I have a letter in my pocket in which he tells me that he never enjoyed as good health in his life and sent me money to buy a ticket for his wife and two children to Houston, Tex.; that he is self-sustaining and perfectly cured of consumption. A gentleman from New York donated a short time ago \$30,000 to build a pavilion. This pavilion will be filled within the next few months; as soon as completed we will be able to take care of 80 or 100 patients at one time. You will understand when I say we can take care of about 80 or 100 patients at a time, that we can treat at our hospital each year at least 300 patients, because patients we take charge of will, on an average, only require four to five months to cure. Now, this pavilion will be completed within the next three or four months. One great problem that has been to my mind a stumbling block to making a national Jewish hospital for consumption at Denver a great success is that we find, after the patient has been cured as well as we can cure him, he ought to stay in that climate at least from six to twelve months. That is quite a problem we have not been able to solve, because we have not the financial support. But when I was in Denver last, the manager of the Young Men's Christian Association, a particular and old personal friend of mine, and I were talking on the subject, and I gave him an idea; he started out at once to raise \$100,000 to buy a farm within a few miles of Denver, Colo., what we call in that territory a truck farm, on which to raise vegetables for the market of Denver. He writes me in a letter received this week, sending me one of his pamphlets, that he has succeeded in raising sufficient money to buy this farm and build small cottages on it, and he tells me the patients they will take care of will be self-sustaining and will earn some money. He further tells me the patients

we discharge from the hospital as cured will be taken on their farm without any charge to us or to themselves, and made self-sustaining. (Applause). Now, that being obviated which was the great stumbling-block in the way of making the Denver hospital a success, the Denver hospital should receive the moral support of every Jew in the United States. There is no reason why it should not, and I wish to say right here I want it understood that the National Jewish Hospital for Consumptives at Denver can not take care of every poor Jew that has consumption; we can not take care of ten percent of them, but we will perhaps take charge of and care for, if we have the proper support, between three and four hundred patients a year; but I believe from all statistics there are today amongst the poor Jews in this country at least from three to five thousand suffering from that disease. There is plenty of room, not only for the National Jewish Hospital at Denver and for the Bedford Station Hospital at New York and for every other institution you may desire to establish in Louisiana or any other state. You can not raise sufficient money to take care of all these people, but one thing is sure: I will guarantee you that if the Denver Hospital will receive the proper support or the support it has received up to date, that we will cure for you from three to four hundred poor Jews every year. Outside of the question of putting these people on a farm after they are discharged from the hospital and keeping them there from six to twelve months, or longer if necessary, there is another movement I have considered: I have employed a young man out at Denver for the purpose of getting into communication with every Jewish congregation or Jewish lodge or Jewish community throughout Colorado, throughout New Mexico, throughout Arizona, throughout southern California and all that entire section where the air is pure, to secure some employment for these people after they are discharged from the hospital out in that territory where they not alone can support themselves, but can send for their families, whether it be from Detroit or New York or Cincinnati, and take them away from their surroundings to a climate where they can be self-sustaining and cure themselves or their families of any trouble of that character.

When I was in Denver last, Dr. Lindsey, who is the leading physician of that city, and by the way a Jew, said: "Mr. Grabfelder, do you know that the patients at that hospital have a better chance of being cured of consumption than you would have if you were to come out here, than any millionaire in the United States would have?" "No, I would not imagine that is the case." He replied: "I will explain. When a patient is sent to our hospital, Dr. Levy, within twelve hours from the time he arrives and has proper rest, goes and examines that patient thoroughly. He tells me there are more species of consumption than of any other disease, and in the city of Denver they have specialists upon all the different species of consumption. As soon as the patient is examined by him and he finds what treatment is required he puts him immediately under the charge of that physician who is a specialist on his case. Now if you were to come to Denver with consumption you would perhaps come to me or another doctor, and you may have a species of that disease which is not a specialty with me, but as a matter of fact, of course, I would take it up and do the best I can for you; but the patients at the hospital receive better treatment and have a better chance of recovery than those who are treated outside of the hospital in Denver." On that medical staff we have the leading physicians in Denver, and they are enthusiastic on the subject of the National Jewish Hospital. They give us their service free of charge. We have never paid one cent to doctors in Denver. They are there a certain hour every day and will come when they are sent for, and for that reason there is not a hospital in this country that has the same facilities in regard to medical attention as that hospital. I do not care to detain you on the subject any further. I told you at the start that the Denver hospital was no creation of my own. I was forced into it. I accepted that trust and did for it what I could. But I am earnest in the work, because I believe there is not an institution in this or in any other country that can actually accomplish the same amount of good that the National Jewish Hospital can for consumptives in Denver. There is not an institution in this or in any other country so broad and so grand. There is not an institution established by the Jews that will reflect as much honor on them as will that institution in the course of time.



I believe that it is the sweetest flower in the bouquet of all the charities committed to your care; I believe honestly it is the crowning glory of the Jews of America. . (Applause.)

THE MONTEFIORE HOME COUNTRY SANITARIUM FOR  
CONSUMPTIVES, AT BEDFORD STATION, N. Y.

DR. HENRY HERBERT.

The problem of the care of consumptives is a very difficult one; and the difficulties of the problem are enhanced when the disease is associated with poverty; yet this terrible combination is found to be of such alarming frequency that the aid of state and municipal authorities, as well as of private societies, must be invoked to check the evil. It is gratifying, as a result of such aid, to note that, according to the statistics, the death rate from consumption has been decreasing for the last ten years in cities where energetic prophylactic and hygienic measures have been taken. The recently published statistics of the board of health of New York City shows a decrease of 37 percent in the mortality of consumption during the last thirty-five years. Favorable results of this kind are reported also in Germany, England, France and other countries.

But, in spite of the reduced mortality from tuberculosis, it must be admitted that consumption is still a great scourge to humanity. It may be safely stated that the state of New York alone loses yearly more than 14,000 of its population from this disease. To how great an extent our coreligionists help to swell these figures has not been exactly ascertained. In 1900, Dr. Lee K. Frankel, manager of the United Hebrew Charities of New York City, read before your association an excellent paper, entitled, "Tuberculosis as Affecting Charity Organizations," in which he covered that subject exhaustively; the article which I have the honor to present to you may be considered a sequel to his paper. According to Dr. Frankel's researches the disease is on the increase among our coreligionists; the number of Hebrew consumptives who applied for charity being over 3 percent, against 2 percent of the preceding year. He gives a most appalling and vivid description of the distressing combination of consumption with poverty among them, and if his estimate that the Hebrew population in New York

numbers about 400,000 is correct, it may be safely stated that at least 1,000 of our coreligionists are dying annually in New York from consumption. Owing to this distressing state of affairs, I fully agree with Dr. Frankel, "that the question of tuberculosis for the Jewish societies must not be essentially a Jewish one."

It is not the object of this paper to examine into the causes of the disease; it suffices to say that the New York tenement house is greatly to blame for this evil, and that it is the cause of many deaths and much misery among our unfortunate coreligionists in the densely populated East Side district of New York City.

The board of health statistics of New York City show further that 1-5 of the houses are inhabited, or have been inhabited, by consumptives (Dr. L. K. Frankel). Out of 458 consumptives who were admitted to the Sanitarium at Bedford, 388, or 84 percent, had lived in the down-town East Side districts of New York.

Poor, but healthy, the immigrants arrive here, and fortunate are those who do not remain in the large cities, but go west; many of those who remain in New York succumb readily after a short time to the disease, having contracted it either in "sweatshops" or in their unsanitary homes. The requirements for the preservation of health are healthy surroundings, fresh air, wholesome food and proper exercise. If people sin against these laws of nature the physical adviser must bring them back to the right path; and on these principles is based the essence of the treatment of consumptives. Two years ago Dr. L. K. Frankel gave you an excellent statement of the spread of tuberculosis among our poor coreligionists in New York; it is my privilege today to tell you what has been done by our philanthropic coreligionists in the direction of combating this evil.

As you well know the chances of recovery are generally not great; they are still less so for the consumptive poor. Dahrenberg, a French author, justly remarked upon this subject that the rich or well-to-do consumptives may recover at any stage of the disease, while the consumptive poor must die in any stage. Such words seem to be of brutal force, but they were based upon brutal facts. Happily, things have changed of late, and the situation is not so gloomy as it was ten or twenty years ago.

As a "panacea" for the proper care and treatment of consumptives, the sanitarium was recognized long ago in Europe, and of

late years this idea has become adopted in the United States as well. The treatment in sanatoria proved so effective among the well-to-do that its adoption for the consumptive poor soon found advocates. It is not within the province of this paper to discuss in detail all that is meant by sanitarium treatment; it will suffice to convince you that this is so far the best way to fight consumption. But the Sanitarium does not pretend to cure and to improve *only*; it educates the sick as well as the healthy masses; through its educational results it gains a general and national importance. There can be no doubt that infection is carried about among the population by carelessness and ignorance; we have seen entire families wiped out of existence by tuberculosis. A patient who has once been in a sanitarium becomes decidedly impressed with its hygienic and prophylactic arrangements; and there are very few who would not gladly follow rules for preventing tuberculosis among their relatives and in their home surroundings. The esteemed president of the Montefiore Home, Jacob H. Schiff, emphasized in his annual address also the importance of isolation. To quote his words: "It is not only those who become inmates of the institution whom we benefit; it does more; it constantly removes from the midst of the community centers of disease and contagion which, form a threat upon the health of the entire city." It is for the interest of the rich man to contribute to the assistance of the consumptive poor, not merely for humanitarian reasons, but for the protection of himself and his family as well. Great financial sacrifices have been made already by our philanthropic coreligionists and still greater may be expected. A great warrior once said: "There are three things necessary to carry on war successfully—money, money and money again." To combat tuberculosis among the poor those three precious things are likewise needed. To use a mathematical simile I would say that sufficient means would reduce a poor consumptive patient to a mere consumptive, and the latter is more easily improved than the former.

The number of sanatoria and hospitals for diseases of the lungs in the United States is a relatively small one. Dr. S. Knopf, in his book of 1899, enumerates only thirty-five institutions which offer about 1,000 free beds to the consumptive poor; since then the list of sanatoria has grown, and great activity has been dis-

played by the legislatures of different states, by appropriating funds for the erection of public sanatoria. In this connection there should be mentioned the states of Massachusetts, New York, Connecticut, New Jersey, Pennsylvania and Colorado, as well as cities and private societies.

The foci of consumption among our coreligionists are undoubtedly New York and Denver; in the former it originated; the latter is the El Dorado whither they flock, expecting ultimate cure. In each of these "two centers of consumption" there is a Hebrew institution for poor consumptives. What glorious results have been obtained in that direction by our magnanimous Hebrew philanthropists is well known to you. I refer to the successful establishment of the National Jewish Hospital for Consumptives in Denver, Colo., which took place little over two years ago.

It is my duty to introduce to your association another enterprise of similar character, a splendid growth of Hebrew zeal, magnanimity and charity, the Montefiore Home Country Sanitarium for Consumptives, at Bedford Station, N. Y.

Views and ideas about climatological treatment of consumptives have changed materially of late; it has been demonstrated that the "home climate" is, for the consumptive, just as suitable and beneficial as high altitude, dry air or southern and warm climate, provided the afflicted gets ample and unpolluted air. The proper and early recognition of such an advantageous mode of treatment of consumptives, prompted the directors of the Montefiore Home for Chronic Invalids, in New York, to relieve the congestion of their institution by diverting the throng of consumptives to a nearby country place. It was in 1895 that Messrs. Jacob H. Schiff and Lyman G. Bloomingdale each contributed \$25,000, with part of which sum a farm of 136 acres, with a two-story farm house, was bought, upon one of the hills of Westchester county. Soon after its establishment, an annex, containing a dormitory for twenty-four patients was erected, through the munificence of the late Leonard Lewisohn, whose name is forever connected with the rise of the institution, through his active interest and his large and liberal contributions towards its completion. To the untiring efforts of the President of the Montefiore Home and his associates in this noble work, credit and honor is due for the erection of the new sanitarium. In 1899 the plan for

a new building, to be erected near the old institution, was conceived; two years later the thought became a reality, and it was a glorious day for the promoters of this philanthropic enterprise, as well as for the Jewish population of New York City, and of the United States, when on May 31, 1901, Decoration Day, the new sanitarium was opened, with appropriate ceremonies, in the presence of about 1,200 guests, members and patrons, from New York City and vicinity. The Hon. Theodore Roosevelt, now President and then Vice-President of the United States, the Right Rev. Bishop Potter of New York, the Hon. Oscar L. Strauss and Dr. Alfred Meyer, were the speakers of the day, while opening and closing prayers were delivered by the Rev. Drs. S. Schulman and Maurice Harris. A flag was presented by Lafayette Post G. A. R., No. 140, and raised on its behalf by Col. Murphy. With pride I may reiterate the words uttered on that occasion by the present chief of our nation, the Hon. Theodore Roosevelt:

"I have come here to express to you the debt of obligation that the people of the United States are under to you, not only for the deed itself, but for the example of the deed. There is an appropriate lesson in citizenship, which limits only the source from which it draws and leaves unlimited that to which it gives."

Thirty-nine miles distant from New York City the sanitarium is situated 440 feet above sea level, among the rolling hills of Westchester county; it is built on stony and sandy soil, three-quarters of a mile from the station, 500 feet from the road and with no factories and very few dwellings in its vicinity. The climate is mild, the annual mean temperature is 50.1 degrees Fahrenheit, with moderate precipitation, and an average of 140 clear days during the year. The air is pure, and from all sides there is a fine view of a beautiful undulating country; another pleasant feature is the almost entire absence of mosquitoes. The sanitarium has a southern exposure and consists of a group of longitudinal, parallel wings, with an administration building in its center; an enclosed corridor at the rear connects the four wings, and back of the central building are kitchen, laundry, engine and boiler-rooms. The building is of wood, on a stone foundation, 409 feet long, two stories high and has a capacity of 160 beds. Two of the wings are for men and one each for women and children. The whole building is lighted by electricity, and the water for the

place is taken from an artesian well, 500 feet deep, from which the supply is pumped to a reservoir 50 feet high, placed on the top of a hill 35 feet high, in the rear of the building. A modern system of sewage-disposal has been introduced; a large sterilizing apparatus for disinfecting purposes, and a crematory for destroying garbage, refuse and sputum, complete the sanitary outfit. The dormitories for patients are installed in the four wings; the two inner wings have a ward on each floor; on the first floor there are rooms for one or two patients each and accommodating 20 patients altogether. Every ward, every floor of these wings has a sun-room; on the first floor there are broad verandas in front and in the rear. Each ward has its own bath-room, pantry and nurse's room. The patients sleep in rooms or wards with windows wide open, each patient having about 1,200 cubic feet of air space. In the administration building there is a large dining-room, accommodating 150 patients, a library containing about 500 volumes, a hydropathic institute, a laboratory, morgue, offices, storerooms and private rooms. The rear annex contains kitchen, laundry, engine-rooms and sleeping rooms for help. The old smaller dormitory, originally erected by the late Leonard Lewisohn, has been converted into a synagogue, in which services are conducted regularly. A piano and a large orchestra give the patients entertainment and many a pleasant hour.

The building and its outfit represent a cost of about \$250,000, and the expense of maintenance per capita for each day amounted in the last four years to the following:

From 1897-1898, \$1.38; from 1898-1899, \$.81; from 1899-1900, \$.78; from 1900-1901, \$.87 (from passing exceptional causes).

The management is in the hands of a medical superintendent, who is assisted in his medical work by two resident physicians; the entire staff of the house, including the officers and help, numbers thirty-six; the farm and garden require four men. Connected with the institution is a farm of 136 acres, which supplies the house with milk, eggs and vegetables.

The institution receives consumptive poor only who are residents of New York City, and in the first or second stage of the disease, irrespective of race, creed or nationality.

Patients apply for admission at the Montefiore Home in New York, where each is examined by a medical officer of the institution; members of the board of directors investigate personally each case as regards its civic merits and report thereon to the board, which decides upon the question of the admissibility of the case. If admitted, the patient is directed to present himself again at the Home; he is then re-examined, provided with a sputum-cup and sent to the Sanitarium at the expense of the institution. A conveyance from the Sanitarium awaits him at the railroad station; on arrival he is given first a meal, afterwards a bath; in the meantime his clothes are disinfected in the sterilizer. The same day his weight is taken, as it also is on the 1st and 15th of each month. Subsequently a thorough medical examination is made and properly recorded; a systematic plan as to how he is to spend his time is laid out for him. During his stay in the Sanitarium he is provided with a full outfit of clothes and underwear; the first six months he is not allowed to make a visit to the city unless a very urgent reason demands his presence there. A charitable feature of the institution, from a special fund provided for this purpose, should be mentioned, viz.: the contribution of rent, or a part of it, to those families who are left in need by the sickness of their bread winner; many patients at the time of their discharge are also given monetary assistance, for the purpose of supporting them for a time, while they are looking for work.

The daily routine life of a patient in the Sanitarium is as follows: breakfast at seven a. m. in the summer, at 7.30 a. m. in the winter; after breakfast the patient makes his bed, takes medication and has his temperature recorded; if the latter is normal he reports at 8.30 for work assigned to him; at 10 a. m. hydropathic treatment, milk and bread, with subsequent rest until 12 m., when dinner is served. Patients report again for work at 1.30 p. m.; at 3 p. m. milk and bread are given and most of them have rest again until 6 p. m., the time for supper. At 9 p. m. patients are obliged to retire. This mode of life, including work, applies only to consumptives in the early stage, without complications, or fever, and of good muscularity.

A great problem in an institution of this kind is the proper disposition of the time and occupation of each patient; the mo-

notony of a sanitarium life, home-sickness, inactivity of brain and body, would certainly weary a patient very soon. In well-to-do and educated consumptives this question does not afford so much difficulty; music, reading, certain sports, games, will occupy his time pleasantly and divert his mind from brooding upon his sickness. There is greater difficulty in handling the less intelligent and poorer classes of people, who have been used to daily physical labor; these patients have to be kept busy with regular daily physical work, which should be pleasant, without being injurious to them, and at the same time useful to the institution. The system of methodical and useful work for patients has been practiced since the opening of the institution, and my experience during the last four years has led me to believe that the best results in regard to cure and improvement have been obtained from the "working class" of patients. A record of the work accomplished by patients shows that usually 1-5 to 1-3 of all the patients have reported for work; they were kept busy on an average three hours daily, but there have been, and are still, exceptional cases which are doing light work from three to eight hours daily; for these patients the meals, medical treatment, baths, rest or walking form only pleasant interruptions in their daily routine. There are always some who attend efficiently to clerical work; one acts as driver, another as barber, tailor, stock-clerk, synagogue care-taker, helper to the nurse, assistant in drug-room or laboratory, attendant in dining-room, office, park, garden and farm. It is not unusual to see twenty or thirty young people, during the season, employed at farming work. With great pleasure many of them indulge in outdoor sports, such as tennis, croquet, rowing and fishing.

Since the opening of the institution there have been admitted (up to April 15, 1902) 458 patients, 361 males, 97 females. Of these there have been discharged 276 (240 males, 36 females); died 50 (35 male, 15 female); remained 132 (87 male, 45 female). The death-rate is 10.9 percent; up to one year ago we had had only six cases of death; but when the doors of the new institution were thrown wide open last year there were admitted under a joyful impulse of enthusiasm, consumptives even in the last stages of the disease. The management of the institution is at present inclined to be stricter in the exclusion of the advanced.



complicated and presumably incurable cases. Of the patients 198 were married, 240 single, 10 widowed. There were treated in the institution 26 gentiles, that is 5.6 percent.

The nationalities were as follows: 403 foreigners, and 53 American-born. Of the foreign countries Russia ranked first, with 232; Austria-Hungary second, with 114; Roumania had 24 and Germany 22.

The occupations were various; tailors lead the list, with 161 persons.

The average stay was four months and twenty-two days. The statistics of location of the patients' homes showed that out of 458 patients, 388, or 84 percent, lived in the down-town district of New York.

The statistics of weight show that of 260 recorded case

Gained in weight .....	176, or 67.5 percent
Lost in weight .....	38, or 15 percent
Remained stationary .....	46, or 17.5 percent

The highest gain was 35 pounds.

Out of 251 properly recorded patients were discharged

Apparently cured .....	41, or 16.3 percent
Improved .....	153, or 60.9 percent
Unimproved .....	57, or 22.8 percent

The percentage of cures and improvements together amounts to 77.2 percent, a result which by no means is inferior to that obtained in other sanatoria. For comparison's sake, I wish to quote from Dr. S. S. Knopf's book on "Pulmonary Tuberculosis," results reported from sanatoria here and abroad. The Adirondack Cottage Sanitarium at Saranac Lake, N. Y., has 20—25 percent of cures, and 30—35 percent of ameliorations. The Loomis Sanitarium, Liberty, N. Y., has 25 percent cures and 50 percent ameliorations. Muscoka Cottage Sanitarium, Canada, shows 74 percent cures and improvements. Three sanatoria at Goerbersdorf, Germany, report on an average, 25 percent cures, and about 50 percent improvements. The Falkenstein Sanitarium for the Poor, at Ruppertsheim, Germany, reports 13 percent absolute cures and

77 percent ameliorations. The Halila Sanitarium for the Poor, in Finland, has 36.7 percent cures and 33 percent ameliorations.

However encouraging these figures may appear they do not stand the test practically, because they are lacking in continuance. The sanitarium cure is only half the cure, half the improvement which it indicates at the time when the patient is discharged. Cure or improvement may prolong the life of a consumptive even for a considerable length of time; but what can we expect if a patient, after a successful sanitarium treatment, has to return to the same unsanitary, unhealthy tenement environment, which brought him hither?

So far as possible we keep track of the discharged cases by sending out circulars enquiring about their state of health. Unfortunately, not many send replies; and in some cases the address is unknown. It has been ascertained that out of 276 discharged patients, 32 have returned, 32 have died since leaving. Of 75 it is known that they are still living and working; 4 have left for Europe, 11 have gone to other health resorts, 3 have married since leaving.

More than 30 have abandoned city for country life. Three boys have been sent to the Woodbine Agricultural School in absolutely cured condition; one of them is earning good wages as a farmer, the other has entered the service of the United States Navy. Another young man became Assistant Superintendent of an insurance company, in one of the large cities of the Union.

The educational feature of sanitarium treatment shows another practical result. The experience and knowledge gained about the disease, its danger, its infectious character, its hygienic and prophylactic management, are widely disseminated among the families and friends of the afflicted. More than half of the patients have a "tainted" family history as regards consumption; it is gratifying to see that the early cases which we receive are mostly from families who have already acquired some knowledge and experience of the disease from relatives or friends. As indicated above, families of consumptives are beginning to move away from the city, seeking work and occupation in the suburbs or in the country.

Our institution has been working on the larger scale for only about one year; yet the foregoing statistics and facts may, I

hope, demonstrate the beneficial and practical results that we have already achieved; in the future we may expect still greater results. It may be safely stated that results will improve in geometrical proportion to the lapse of time.

From statistics already given it is possible to foretell that we may expect to treat and discharge annually from 300 to 400 patients; unfortunately, these figures represent rather the theoretical side of the question, and practically we find that about 200 to 300 patients can be discharged annually. That means that just this number of foci of infection are removed from the city.

Jaccoud's prophecy about consumption, "the enemy can be conquered," seems to be nearing its realization. A great deal has been done, and still more remains to be done. The sanitarium will do its duty further and fulfill its destiny, but there is left a wide field for another and a new phase of charity—the taking care of the consumptive after improvement and discharge.

The only hope for the poor Hebrew consumptive at present is in his "rich" brother, and his "learned" brother. He looks to the former with pitiful appeal, and I may proudly say, not in vain. What a "handful" of Jewish philanthropists have accomplished in a few years through this sanitarium calls for the generous admiration and gratitude of their coreligionists, and of the nation. They have erected for themselves a monument; engraved on it are the words of Horace:

*"Exegi monumentum, aere perennius."*

## TUBERCULOSIS AND THE JEWS OF LOUISIANA.

DR. LEUCHT, NEW ORLEANS.

I believe that one of the most important questions now agitating practical charity is, What shall we do with people suffering from tuberculosis? What can be done for them? Are we in a position to suggest a new feature—a new help? What has been done so far? Dr. Antonio Funoni, summing up these questions, says: The remedy offered by the congresses was the establishment of a sanitarium where tuberculous patients could be received with a certain probability of cure. It seems everybody believes that the solution of the tuberculosis problem will have been accomplished by the establishment of a sanitarium. But, after all, is it true that the sanitarium alone represents the means of defense

in the battle which the commonwealth is waging against an enemy so formidable as tuberculosis? Is it true that the spread of the disease can be checked and the safety of society assured by the establishment of a sanitarium, without other stricter measures based upon the recognition of the relation of the community at large to the enemy—tuberculosis? Shall we leave the treatment of the graver cases, the hopeless ones, to the hospitals, sending, as now, the incipient cases to the sanitarium, and allowing the wealthy, whether incipient or advanced to take care of themselves in any way and everywhere they please?

Under the present system the patient goes to the sanitarium, after, perhaps, having exhausted a great deal of his strength while trying to keep up his life's routine, and to palliate the ill by home treatment, and often having incidentally been a source of infection wherever he happened to be. After a varying period of residence in the sanitarium he goes out free to go wherever he pleases—whether he is cured or merely improved.

All over the civilized world societies have arisen to fight and to prevent tuberculosis, and Dr. Knopf in the Medical Journal of last April, says:

Nearly every German city of importance has its sanitarium association. The very latest news which comes to us from France speaks of a federation of seventy-six various anti-tuberculosis institutions in that country, which sent delegates to an assembly convoked at Paris, March 16th, for the purpose of uniting them all into a national federation. The success of that plan surpassed all expectation, and the result of the deliberation was the formation of a central bureau and council for mutual aid.

It was furthermore proposed to establish a permanent exposition for everything needful for a campaign against tuberculosis. Japan, Russia, Austria, Portugal, Spain, Holland, Denmark, Sweden and Norway have done similar work, though not on such an extensive scale. Now, the doctor makes a rather humiliating statement. Here in North America we have perhaps not done quite as good work as our brothers in Europe. There exists as yet no American or United States society for the prevention of tuberculosis. (I do not know, and had no means to ascertain the truth of the statement.) He continues and says: It grieves me to make this statement, and I do it not without a sense of humilia-

tion. But I am full of hope that, some day in the near future, we may by a combined effort be able to combat tuberculosis.

It is today conceded from all sources which are easily accessible even to a layman, that tuberculosis, in its pulmonary form, is an infectious, communicable, preventable and, in many instances, absolutely curable disease—furthermore, it can be cured in nearly all climates where the extremes of temperature are not too pronounced and where the air is relatively pure and fresh. In other words it is not always necessary for a consumptive patient to travel long distances and seek special climatic conditions; but in most instances he has a chance of getting well even in his home climate.

I quote once more: "Consumption, or pulmonary tuberculosis, is not cured, and never has been cured by quacks, patent medicines or any other secret remedies."

The most modern and most successful method of treating consumption consists solely and exclusively in the scientific and judicious use of fresh air, sunshine, abundance of water and good food and the help of certain medicinal substances, when the just-mentioned hygienic and dietetic means do not suffice in themselves to combat the disease.

Now, let me ask the question: Are sanitariums in themselves sufficient to bring help, succor and health to the afflicted? Again I turn for information to an address read before the New York Academy of Medicine on January last by Dr. Freudenthal, and I find as follows: "But what, let me ask, does one city or state sanitarium of a few hundred beds amount to? When we consider that there are in the borough of Manhattan about 25,000 tuberculous patients, such an institution is but a drop in the ocean. I have always believed, and still do so, that climate is a great factor in the treatment of tuberculosis. The better the climatic conditions, the better are the results obtained. It is recommended to establish farming colonies. Part of the grounds should be used for the erection of dwellings for the consumptive colonists, and the rest cultivated. While a large, handsome hospital building, with all modern improvements, looks imposing, it is entirely too expensive for the masses. I, therefore, propose to erect tents instead, and believe that these tent colonies will be a step nearer toward the solution of the problem.

The second requirement to be fulfilled by these tent and farm colonies is to provide the patients with some physical work. As the main occupation he recommends agricultural work, then gardening, carpentering and a few more. I believe in no rest-cure—I am in favor of a working-cure. Let the patient work and feel happy, and this is the first step toward improvement.

When I first contemplated writing a paper to be considered by this convention, it was my aim to gather facts in reference to the Jews and tuberculosis in Louisiana, and although I tried my utmost to procure some reliable statistics from all over the state, I elicited the fact that nowhere could I obtain reliable information. I had engaged the services of several physicians and corresponded with our most eminent men; but I had to abandon my undertaking, for what I did receive was rather misleading and not conducive to exact results. I requested a young physician to go over the records of our board of health, and when twenty-five volumes were placed before him to read and to analyze he lost his courage, and when, at my most earnest solicitations, he returned to what he styled an herculean work, he found it impossible to discriminate between Jewish and non-Jewish names; and furthermore, only those who had died could be ascertained, which would not answer my purpose. And here I embody the letter of Dr. Joseph Conn, which may serve as an indication of the situation, as far as the Jews in New Orleans are concerned.

“As to Tuberculosis among the Jews of New Orleans, La., of the lower class, going over the ground by personal observation and by inquiry, the absolute facts are not at hand. Statistics in regard to individual cases have not been kept, and the distribution of cases, at the various institutions of this city, are inaccessible.

“However, my experience, covering over a period of years as physician of the Outdoor Department of the Touro Infirmary and as examining physician for the National Hospital for Consumptives, enables me to state that there has been very little tuberculosis among the foreign Jews of our city. They seem not to be susceptible to the disease, although the environment from a hygienic standpoint is not the most desirable.

“The American Jew is more liable to contract tuberculosis than the foreign Jew, on account of his habits, mode of living and presumably lack of healthful exercise—which the peddler or

peripatetic merchant, by virtue of his vocation, is bound to indulge in."

I hereby submit the report of Dr. Joseph Conn:

PULMONARY TUBERCULOSIS CASES TREATED IN TWO YEARS AS PHYSICIAN—OUTDOOR SERVICE.

Year	Cases.	Nativity.	Improved	Died.
1901	1	Russian	1	0
1901	2	American		1
		Russian	1	0
1902	2	American		
		Reported to Denver Hospital for Consumptives.		
		Russian, still under treatment.		

I also add the statistics of the Touro Infirmary for the last ten years, which are absolutely correct and reliable, comprising the years 1892 to 1901:

Year	Cases.	Improved.	Died
1892	13	4	9
1893	15	11	4
1894	11	7	4
1895	24	22	2
1896	26	20	6
1897	19	16	3
1898	26	21	5
1899	20	14	6
1900	26	20	6
1901	23	18	5
<hr/>			
Total	203	153	50

Now, when we consider how many of the patients are received in infirmaries almost in the most virulent stage of the disease, the results must be viewed quite favorably, and speak well for our mode of treatment and our climate.

Now, Mr. President, and ladies and gentlemen, I wish to submit to your a proposition for your favorable consideration. I feel impelled to preface the same by a statement that I do not own an inch of land in the state of Louisiana, and that I do not

know man or woman owning property in the locality, I am about to recommend for a "Versuchs station" to treat and to heal the terrible scourge of humanity; therefore my motives can not be impeached, even by the most scrupulous delegate, and in this respect I am willing to be judged by my record of nearly forty years in this country. The ideal place, so little known in this land, for a colony I have in view, is the Parish of St. Tammany, about forty miles from New Orleans. This parish is situated in the southeastern part of the state and contains about 600,000 acres of land. The formation is pine hills, pine flats, alluvial land and wooded swamp; soil fertile and productive. It is drained by Pearl river, West Pearl, Tchefuncta river and other streams. The New Orleans and Northeastern Railroad belonging to the Queen & Crescent system runs through the whole parish. Covington is the parish seat. Sugar, rice, cotton, corn, hay, oats, beans, sweet and Irish potatoes, and truck and garden varieties are extensively raised. The fruits are peaches, plums, pear, apples, figs, grapes and quinces in great abundance. Cattle and horses are raised. Game of every description, from a deer to a rice bird, is found in abundance. Fish are plentiful in the streams and lakes; fine trout, bass and pike are taken. The timber is pine, oak, cypress, gum, elm and hickory. There are 18,250 acres of United States government land and a quantity of state public land in the parish. Private land is worth from \$1.00 to \$20.00 an acre.

To make sure of my opinion as regards the health of St. Tammany Parish, I addressed a letter to Prof. Brand Dixon, President of Sophie Newcomb College, whose son is the Director of Dixon Academy at Covington, and I elicited the following reply: "In regard to the healthfulness of St. Tammany Parish in general and of Covington and its vicinity in particular, I doubt if I can add much to that which you already know. Its health record, as I am assured by the authorities in Washington, is unsurpassed in the United States. I have heard of numberless cases of invalids who have been benefited and cured by residence there. I have personally known many suffering from throat and lung troubles, undoubted cases of tuberculosis, who have been restored to health there. The cases of my own son and Dr. Jules Butler are known to you also. Many of the physicians of this city could tell you of well-authenticated instances of like character. As the causes



for this exceptional healthfulness I can only suggest the heavy growth of pine, the deep sandy soil, excellent drainage and fine artesian waters; also the mild climate throughout the year, tempting one to live constantly out of doors. Covington has a number of residents who can give the same testimony. They came for their health and found it—they have remained for fear of losing it. I made a careful study of the evidence before I decided to send my son there and build the Academy. I have been highly pleased with the result."

To all this I wish to add that this parish has never had a case of yellow fever, and when the whole state quarantined against New Orleans, St. Tammany alone kept her door open to every refugee, without suffering any evil results. The causes of this wonderful immunity I do not know, and no one I ever spoke to ventured a convincing reply.

Now, Mr. President, these are the honest facts in the case. Every intelligent person can deduce what incalculable benefit could be bestowed upon a colony of stricken people in such a place. A wonderfully mild climate, where the earth yields its fruit without much coaxing, where, for twelve months in the year they could live in the free, open air. The parish is situated 40 miles from a great city, where all products find a ready and paying market, and where the patient will dwell among the kindest and most generous people in the world. I do believe that the spot I have described will one day be better known throughout the Union, and by its wonderful healthfulness, may become a mecca for tuberculous people; *then* it might be too late for our own purposes and every inch of ground might be in other hands than ours. I recommend this section of my state, not for the purpose of simply building a sanitarium where people cured or half cured or benefited are discharged, going back to their old infectious surroundings, and finally succumb—none of that. I desire that tuberculous families settle *there*, live there, work there and recover from this most insidious disease, and where the tuberculous child, above all, can grow up into sound man and womanhood, in God's free air, and under the protection of a most benign climate.

Mr. President, I well know that we are not ready, nor may it be our province to colonize either sick or well people, but we

come together for help, to spread information, to instill courage and impetus into every undertaking benefiting humanity; and, perhaps, the suggestion which I ventured to bring here may one day be the seed from which may grow the tree under whose foliage many sufferers find shelter and help; and should I be yet among the living I cheerfully promise, in my behalf and in behalf of my community, to assume the guardianship of such enterprise as it behooves good citizens and faithful Jews.

*President Senior.*—Brother Grabfelder has very much surprised me by giving the information that the things he and I spoke of a year or more ago are now in a fair way of accomplishment; that there is to be provision made for what he and Dr. Herbert have laid stress upon, namely, that after you have practically cured people in the consumptive sanitarium you want to see them stay cured; and to my mind to return a consumptive patient, even though he may be apparently cured, to Canal street or Rivington street, or similar situations in the city of Chicago, St. Louis or Cincinnati, where they live in tenement houses, is practically to invite a recurrence of the disease. It is on that account that the movement Mr. Grabfelder has mentioned today is of such great importance. It is not, however, for this purpose I arose, but to call attention to one movement in connection with the tuberculosis matter to which I referred in my paper. The Denver hospital may accommodate during the year 300 or 400 people. Let us hope in the course of two or three years it may accommodate a thousand; let us hope in the course of time the Bedford Sanitarium may do as much. If they will accomplish the utmost they can hope to accomplish, it will not be a drop in the bucket. One person out of every seven dies of tuberculosis. At a meeting held recently in Cincinnati, the startling statement was made that out of 100 autopsies, 97 showed that some form of tuberculous trouble has occurred in the bodies of the deceased. It is true, in a large majority of these cases the disease had ceased; it had healed over; but I mention this in order to bring home to you the fact that this disease is the most widespread in the whole history of mankind, and that it affects everybody, rich and poor alike, without exception. And the form in which I hope that this meeting may have some result is that every person who leaves this meeting may return to the state in

which he or she resides and devote the best energy possible to establish state societies for the prevention of tuberculosis. I am informed that in Massachusetts and some of the eastern states, movements of this kind are already in force, and in fact Massachusetts, I believe, has established a state sanitarium for consumptives. In Ohio we formed a small society of this kind about a year ago, and the first result of our activity has been that at the recent session of the Legislature a commission was authorized to report on the subject at the next session of the Legislature. This commission is to investigate fully the desirability of establishing a state sanitarium of the kind mentioned, to inquire into its cost, into its most favorable location and all other matters naturally suggesting themselves. Every one of us can go home and aid and encourage a movement of this kind. It is a matter which I am convinced will appeal to everybody; and it will be of inestimable benefit to our own people.

*Mr. Grauman.*—Pardon me; what is your experience with the patients that have been returned to Cincinnati from the Denver hospital?

*Mr. Senior.*—I am really not in the best position to answer that question. Our superintendent is present today and is probably in a better position to answer in regard to the details of the Cincinnati patients than I am, but I will say it has been the endeavor of the United Jewish Charities of Cincinnati to see to it that no man who goes to Denver shall ever return to Cincinnati.

*Delegate.*—There is a statement made by Mr. Grabfelder in his paper that I desire to contradict. He said there were 3,500 consumptive Jews in this country and also that the Denver hospital had sent home ten percent.

*Mr. Grabfelder.*—I stated that the Denver hospital could not take care of 10 percent of the poor Jewish patients who have consumption. While I am on the floor I desire to speak in regard to some claims. New York claims to have 140 sunshiny days while Colorado has 300 sunshiny days in the year. Now, patients suffering from tuberculosis require sunshine and good food. As far as good food is concerned we try to furnish

them with the best food obtainable in the market and with all the air and sunshine possible.

*Dr. David Kline.*—I wish to correct our President. Instead of 300 sunshiny days in Colorado, we have 360. But, ladies and gentlemen, I have heard considerable said here, in regard to the sanitariums throughout our broad land which were provided for those unfortunates who are troubled with incipient pulmonary sickness; but we have another thing to deal with which really requires more attention than the curable cases, and those are the incurable ones who are among us. Unfortunately, they come of their own accord. We have hospitals there of different kinds, but none of them will admit incurables. They cannot find entrance in the homes and consequently a great many of them are really left upon the city and upon charity associations, which are unable to relieve them; and it would be a great charity if this convention would take up that question of providing a home somewhere in Colorado or elsewhere to relieve those people who are pronounced incurable. The homes and charitable institutions are closed to them; and if you could see the suffering of those people, you would certainly agree with me that something ought to be done. We ought to take up that question. There is as much necessity for doing something for them as for the curables.

*Mr. Grauman.*—I desire to ask through you, the President of the Denver hospital for consumptives, first of all whether it is a non-sectarian institution; and if so, what percentage of Jews are the inmates of that hospital? That is a subject I have not heard brought out.

*Mr. Grabfelder.*—It is a non-sectarian institution, and there are about 80 percent Jews.

*Mr. Grauman.*—After they are discharged from the hospital how long does your responsibility last? In other words, when shall our responsibility cease?

*President Senior.*—I say never. We have the choice of either spending our money in Colorado in order that people may live or spending it in their homes where they linger along for years and die. I believe in Cincinnati we have the best example of that. We have one case of a consumptive family that has cost us over \$5,000.

*Mr. Morris Levy.*—Mr. President, when I left home I promised to maintain the dignity of my state by keeping quiet, but I can not refrain this afternoon from raising my voice after hearing the eloquent address delivered by the gentleman from Denver on the subject of the National Hospital. I see a great many of the delegates feel alarmed lest after they send their consumptives there they may return. Now, I think the problem can be very easily overcome by delegates recommending to the various societies they represent, to give to the National Hospital in Denver a contribution yearly, and that will relieve them of a big burden at home.

*Dr. Julius Meyer.*—I would like to ask whether there has been anything done by the United States government.

*The Chair.*—There has not. I believe this is a question that is thought of very seriously—the establishment of a national sanitarium in Arizona or elsewhere.

*Dr. Frankel.* The time has gone by for apologizing for a sanitarium. It is simply necessary to see the results. Under the law in Germany the workmen are compelled to insure themselves, and the government is compelled to institute a sanitarium. After corresponding with seventy of these, I find the percentage of recovery obtained there about equal to that obtained in the United States. Two years ago I took the stand before this audience and I take the stand today that the problem of the treatment of consumptives is the problem of a single locality and not the problem of an entire community. I do not think it is necessary to consider the medical evidence at all in this matter any longer. The proofs are so strong and so conclusive that consumption can be treated equally well in the Massachusetts sanitarium, in the bleak and dreary country in winter, or at the very height of the Schwartzwald, where it falls below 40 in winter, or in Colorado, where they have 360 sunshiny days, or in Bedford station, N. Y. Taking the consumptive in the initial stage of the disease, fresh air can effect a cure. That is determined absolutely. I simply cite here as an illustration, cited to me a few months ago by Dr. Knopf, of a man who was treated on the house-tops of New York City, by making him live on the roof of that house, and he was so absolutely cured that eventually he got a position as a ticket-taker on the elevated railroad, and gained 35 pounds in one month. I realize that sani-

tarium treatment is useless unless we are able to take care of the subject after he comes out of the sanitarium and place him in an environment to retain the conditions of health; but I realize notwithstanding, the difficulty of sending these people away from their original homes—a difficulty so great that it is going to be almost impossible for us to attempt it.

*Mr. Senior.*—What difficulty is there outside of monetary ones?

*Dr. Frankel.*—A very big one. When I came here two years ago I had up my sleeve a very beautiful proposition for the purchase of a large tract of land in New Mexico. I had made arrangements with the railroads to get the land practically for nothing. It was in a locality very close to where the United States Marine Hospital is at Port Stanton, N. M. The project was abandoned, first, because it is impossible to colonize families. I am under the impression, looking at this from the view-point of the medical practitioner, that the consumptive is better off in the neighborhood in which he has resided. If he is treated in that neighborhood the results are better than if he goes to a distance and returns to his home eventually. And this proposition we have to consider more than from the view-point of the relief society. We have to consider more than the individual; we have to consider his family. The man, unless he can return to the bosom of his family might just as well be dead; and unless he is returned to the family we haven't solved the problem by transporting him away from the place in which he originally lived. It is immaterial whether he is in Denver or in Bedford Station, so long as he is cured; but after he is cured we should endeavor to establish that man in the vicinity of his home in some enterprise in which he can earn a living; and that is the only way in which we can solve the problem. I know that Dr. Herbert—and I speak now possibly without his permission—but I know even at Bedford Station they have gone to work and placed consumptives right in the neighborhood of the station on a farm in Westchester county, N. Y. I have recently attempted through the aid of Mr. Mitchell at Boston the placing of consumptive families in the neighborhood of Boston, that is, consumptives with their families. I do that for the reason that quite a number of well-developed Jewish colonies have risen in that neighborhood, and we

can find places where those families can go. And I am under the impression that in that locality the locality should be responsible for that individual or family as long as they live; and I furthermore say that each and every one of us can attempt the solution of this problem right in the immediate neighborhood in which the patient resides.

*Mr. Levi.*—I do not propose to express an opinion as to whether it is advisable to go to Louisiana or the Rocky mountains or to Bedford station, and I do not think this conference can adequately deal with that subject. That is a subject for the doctors. And I say that the location of a consumptive hospital at any point for the purpose of taking care of patients from all points is a mistake. I am willing to concede that it is a mistake on the part of the consumptive to leave home and go to some other place to be cured, and if the logic of Dr. Frankel in support of this proposition is sound, it would operate to destroy his occupation as superintendent of the United Hebrew Charities of New York, because there would be no occasion for the United Hebrew Charities of New York if there were no Ghetto, and we all know the Ghetto is a mistake, but it is a mistake which has given rise to these institutions. These deluded people who leave home seeking a cure in the Rocky Mountains go there whether it is a mistake or not, and when they reach there and are helpless, it is no answer to their situation to say, you made a mistake in leaving home. They are there, what are you going to do about it? It was that condition which gave rise to the Denver Hospital. That condition obtains today. Notwithstanding the impediments placed in their way, about 48 percent of the Denver Hospital patients come from the lower east side of New York City. That is a condition and not a theory and as long as that condition exists it is necessary to support an institution at the point to which they migrate. If those mistaken people congregate in a place and become too great a burden for the local community to care for, they become a charge upon the people of the United States at large, and we must live up to that.

## REPORT OF COMMITTEE ON UNIFORM RECORDS AND STATISTICS.

S. C. LOWENSTEIN, CINCINNATI.

At the First National Conference of Jewish Charities, held in Chicago in 1900, the report of the Committee on Uniform Records and Statistics presented an exhibit of forms used by organizations, members of the Conference. Ten organizations from as many cities were represented. Of these, only four had forms in any way adequate. For the present Conference a similar request for forms was submitted to all societies represented in the national body. Twenty-six replies were received. Of these, eight are using forms adapted to the needs of effective work; seven keep records of cases in books, and eleven report no forms at all. As it is probably fair to assume that all organizations keeping records of any sort would have responded to the request of the secretary for information, we may be justified in inferring that the great majority of the members of this Conference are conducting their business without the assistance of any forms of record. This fact has made it appear advisable (elementary though it may be) to enter into some examination of the purpose and value of statistics and records of charitable work before attempting to recommend any particular form of record.

The mere existence of such a body as this National Conference of Jewish Charities is of itself sufficient proof that we are no longer concerned with the simple temporary relief or individual cases of poverty. Charity has advanced beyond the point where the manifestation of humanitarian feeling in the form of indiscriminate alms-giving is considered the ultimate form of worthiness. Even among our smallest communities we are beginning to perceive that the true object of our charitable effort shall be to improve the condition of the poor, with an eye not alone to the removal of the present distress, but also to their permanent well-being; to make the objects of our charity self-supporting and independent of outside aid; to remove, if possible, the cause of the poverty, and to enable the family to work out its own salvation by the utilization of internal resources. In a word, alms-giving no longer constitutes our chief display of charity. We realize that to give unwisely but augments our difficulty, and



not to give wisely is to study and to learn. In short, our charity has evolved from an entirely emotional to a primarily intellectual stage. On this level our view of our work must necessarily be enlarged. We recognize that we are dealing with economic facts of much greater importance than either the benevolent individual or the indigent recipient, or both; that our work is of such scope as to be of serious interest to the community at large, with whose well-being it is directly connected. From this point of view the evils of careless or haphazard handling are much more apparent. We can readily see that we must care for each case presented to us along lines that experience has shown to be wise and helpful; in accordance with theories which make for a sound and healthy readjustment of conditions in the distressed family. That is to say, we must regard our work as concerned with a body of fact capable of scientific treatment. We must approach it with the care and patience and zeal of the scientist, and we must apply to it the searching, laborious, exact methods of scientific investigation. We must be satisfied with no theory that has not the warrant of established fact; we shall grant no hypothesis unverified by empirical investigation. We must test each and every proposal in the crucible of our past experiences; we must make no plan for future action unless it be in accord with what we have learned from our previous attempts. As little as the physicist or the chemist would dare to propound new theories of matter or energy without the confirmation of long series of laboratory tests and experiments should we presume to utter regulations for the conduct of fellowmen who come to us for guidance and assistance without proving their worth and competence. But, inasmuch as we are dealing with human beings, and not with dead matter, with complex human motives and constantly shifting activities, which can not be placed under the microscope or broken under the hammer, our laboratories must consist in statistics, our investigation is perforce confined to observation of records of events. It behooves us, then, carefully as we may, to record each detail correctly with each particular case, overlooking nothing as too obscure or too insignificant, to the end that we may gradually build up a body of observed fact broad and far-reaching enough to serve as a basis for our plans for advanced work, to a firm basis on which may be erected a structure of social

theory worthy of recognition among the sciences. But it should not be thought that because of this large value of well kept records that they are only of importance for the organizations located in the great communities which alone deal with numbers sufficiently large to have such value. The work of the smaller communities has distinct value of its own, and could well be utilized as presented in the form of annual statements to be treated later.

But the intelligently prepared record has an immediate practical value outside its use as laboratory material for social science. In the regular treatment of any case it fulfills an important function as a ready reference guide to the original cause of distress, the results of the first investigation, the form of relief then granted and the entire subsequent history of the case to the present time. Some such record would appear to be imperative in such communities as have no salaried officers in charge, where the administration of relief is in the hands of annually changing committees; whose members can at best devote but a small time to the consideration of the problems of relief and to acquainting themselves with the cases under their jurisdiction.

One other advantage of uniform records will appeal to all. It is frequently necessary for one organization to call upon another for information concerning families removed or desirous of moving from the one city to the other, or concerning transients alleging previous residence in the other community. To render such communication speedy and valuable, uniformity of record keeping is a necessity. But a word of warning must be uttered before proceeding to the discussion of specific forms of record. Records, elemental and essential though they be, are but a means of activity, not an end in themselves, and we must guard against any tendency to make our organizations mere tabulation agencies. Figures and statistics are invaluable in themselves; only as they help us to new knowledge and reinforced activity, are they of consequence.

As to the system of registry to be recommended there can be no doubt. The study of forms submitted and experience in the use of the various methods have combined to emphasize the superiority of the card envelope system. Its advantages are succinctly summed in the following sentences, quoted from the report of the Committee on Records to the first Conference: . . . it can

be used by the smallest as well as the largest society. . . . there is no limit to its growth; old matter which is no longer desired can be removed; it may be referred to instantly—copying and re-writing are never necessary." In addition, it is economical of space and time and much more easily handled than the bulky volumes entailed by other systems.

Under this system a separate record is kept for each applicant. The records should be numbered in sequence and a general index kept. The index would also be conducted on the card plan, the index cards being arranged alphabetically and containing the full name and address of the applicant and the case-record number. To return to the record proper—general facts concerning the applicant and his family should be printed on the face of the envelope, so that they may at once be accessible to the investigator without any further search of the record. The record proper should begin with the applicant's story as presented at the first interview, followed by the investigator's report, together with an explicit statement, when possible, of the cause of distress, and the method of relief. We should recommend the following form, these facts appearing on the face of the envelope: Record number, name of applicant and each member of his family, with ages, occupation, school, social state, income, residence and names and addresses of relatives; the time of the applicant's residence in the city and country should be noted; previous residence in the city, the names of present and former employers. The nationality of the applicant should be given and a statement as to his membership in lodges or other organizations dispensing relief. The causes of distress and forms of relief should be stated in terms of one of the appended lists. Causes—lack of employment, sickness, accident, insanity of bread winner, insufficient income, no other support, imprisonment of bread winner; intemperance, shiftlessness, physical defects. Forms of relief—continuous (pension), intermittent, temporary, work rather than relief, medical assistance (doctor, nurse, etc.), transportation, supplies, visitation and advice only, discipline, no relief. Other forms will of course be needed by each society for the conduct of its business; *e. g.*, orders for physicians, supplies, clothing, shoes, coal, lodging, transportation, stocks of goods, etc., but these may readily be devised by each organization. They should, however, be

printed with a stub in order to furnish the officer with a duplicate for purposes of verification and computation.

A monthly statistical blank is of value in collating facts of the work. A loan card may also be added to the record; in cases where relief takes that form this should give the date and amount of the loan, and show the dates and amounts repaid. In cities employing the services of friendly visitors blank forms providing for an abstract of the record in the case assigned and furnishing all the facts about the family should be sent to the Visitor before she begins her work.

### REPORTS.

The same reasoning urged above for the careful preservation of individual case records may be applied to the matter of annual reports, since it is by means of the report alone that the generalizations based upon these individual records can be made accessible to those desirous of benefiting from them. In this regard most of the annual reports that have come to the notice of the present writer are decidedly defective. Most of them are given over simply to the report of the president of the local organization and of its secretary and treasurer; the work for which the society exists receiving only a very general reference in the remarks of the president. As the report, however, is usually the only means of contact in many cases, between the organization and many of its subscribers, it is advisable that it possess other than statistical sociological features. We would suggest the following skeleton form:

List of officers and committees.

Constituent organizations and their officers (in federations).

Minutes of annual meeting.

President's report.

Superintendent's report.

Reports of other officials.

Reports of constituent organizations.

List of members.

## Statistics.

Total number of applicants.

New cases.

Recurrent cases.

Number of persons represented.

Causes of distress.

Pensioners.

Social state of applicants.

Nationalities of applicants.

Time in city and country (transients).

Number of transportation orders and destinations.

Statistics of employment bureau or agent.

Maternity cases.

Interments.

Supplies—coal, clothing, furniture, shoes, medical statistics, visits of physicians, prescriptions compounded, surgical appliances, stimulants, cod liver oil, etc., meat, milk and groceries, orders for meals and lodgings.

Tabulated monthly statement of amounts spent in various forms of relief.

In conclusion, it is urged that this Conference empower its officers to arrange for the publication of a series of desirable blank forms, which may thus be distributed in small lots to such communities as may be willing to keep accurate records, but have not sufficient work to justify their separate publication of them. In this fashion they could be economically supplied with forms uniform with those in use in all parts of the country, putting their work on a firmer basis with very slight additional expenditure of money or effort.

*The Chair.*—May I ask if Mr. Lowenstein has copies of his address printed?

*Mr. Lowenstein.*—I have not.

*The Chair.*—I should be glad to entertain from some member of the conference a resolution to the effect that the next Executive Committee be instructed to carry out the suggestion of Mr. Lowenstein, namely, that the conference be ordered to print a certain number of the forms such as he suggested, or such as the Executive Committee may decide upon, for the benefit of such of our smaller

communities as are not now in possession of the forms, and who may desire to avail themselves of them.

*Mrs. Pisko.*—I move that the form recommended in Mr. Lowenstein's paper be printed at the expense of this conference, to be sent out to those cities that require them, and furthermore that every city be urged by this conference to use said form.

The motion was seconded.

*Mr. Grauman.*—I would like to state before you put the motion, there may be some points in Mr. Lowenstein's paper that would be objectionable to some of the associations of this conference, and I would suggest that it be referred to the incoming Executive Committee for them to dispose of as they see fit.

The motion was adopted unanimously.

*The Chairman.*—If there is no further discussion it is now open to the conference to decide whether to put in an hour more time which I am confident can be done to advantage. It is now half past four and if the conference will decide to stay in session for an hour I am confident we can devote our time to most interesting matter.

*Mr. Pollasky, of Detroit.*—I make a motion that we revert to the subject under discussion in the paper by Mrs. Hannah Solomon.

The motion was duly carried.

*A Delegate.*—I should like to hear from Miss Low, who is an expert and who is one of the best probation officers in Judge Tuttle's court in Chicago.

*Mrs. Solomon.*—My purpose in rising is to bring you back to what I want you to talk about and that is a question which I want you to help me answer. It is this: we have various places in which to dispose of our children. Some of these are temporary homes and all of them, under their charters, have a right to dispose of the children upon demand. That is, they possess the right to give up these children to families. Now that means, since no Jewish families ever apply, that when our Jewish children are permitted to go to other places they are likely to be given to Christian families. While I have not a particle of prejudice in the world, and while I think a good Christian is just as good as any good Jew, at the same time I have a little historical prejudice, and prefer that our

Jewish children should be given to Jewish homes. That is the question I would like to hear someone speak upon.

*Rabbi Levy.*—While I appreciate that Mrs. Solomon desires to have one point of her paper discussed I take the privilege of discussing another one. Mrs. Solomon also stated there is danger in the ghetto. I am fully aware of it, but I do not hesitate to state that the good name of the Jew will be maintained. You are here for the purpose of alleviating distress; to do the best you can; but do not let it go to the world that the ghetto is so black that it can not be cleansed. I desire to say again that of the 300,000 Jews who live in the city of New York 290,000 are good, earnest men, and there are probably 3,000 of them that are not desirable people. The conditions are bad, and we must try to make the conditions better. If the people in the ghetto are given the means to make a living, they become good people. They are not bad people, and we have not to deal with thieves. They may have thieves among them, but it is not their inclination.

*Miss Low.*—Mr. Chairman, I am not going to discuss the question of delinquent children, because I would not know where to commence and where to end in the few moments allotted to this subject. But I came all the way from Chicago to have one question answered about delinquent children, if possible. I have heard the discussion on orphans, and I say the orphans are blessed compared with those other destitute children who are forgotten and uncared for, who come to us through the Juvenile Court work, for which the Jews do nothing, and for which the Jews seem to have no use, and which the Jews do not seem to understand. In the city of Chicago, in the first place, we are not independent any longer regarding our dependent children. Formerly, our idea of a dependent child was a child that was orphaned or half orphaned, homeless, destitute and dependent; but according to our law now a dependent child is a child that has an unfit parental care or guardianship. A dependent child is also one that begs or receives alms or one that lives in unfit places, no matter how good the child may be, or any child under the age of ten found playing on the streets or at public entertainments. Now, any citizen resident of the county in which we have our court, that has resided in the county for one year has a right to bring a Jewish child into court on a dependent petition. According to

the Juvenile Court law, if the judge finds the child dependent as alleged in the petition and the Jews make no provision, then he commits him to an industrial school. There is a special provision in our Juvenile Court law that it shall in no wise interfere with the industrial school act of the state of Illinois. Consequently when our Jewish children are sent to county institutions the Juvenile County Court has absolutely no jurisdiction over them. It is a rule in these industrial schools to send children to homes. As long as I have been a probation officer in Chicago I have never taken a Jewish child to be placed permanently away, but it has been a constant struggle with the court. The superintendents of the schools won't accept our proposition and say if you can not keep the child, return the child to us. The reason I have done that is because it seems too great a responsibility for the few probation officers to take and too great a responsibility for our society to take, to decide whether the Jews of this country wanted the children to be permanently placed away from their religion and from their faith. It is a question to be decided by a representative body like this. I would like to hear a discussion on the desirability of placing these children. I do not want to go back to Chicago and have the same struggle this year as we had last. The Jews make no provision and we must decide whether the non-Jews will decide for our children. Two years ago a little Jewish girl whose mother was dead and whose father married the second time ran away, and she was brought to my office. I took her to the Jewish orphan asylum and they said she is not an orphan, she has a father, the father is married; we can not take her. She was transferred to the home of the friendless, a non-sectarian institution, run by the Protestants, non-sectarian in spirit. She remained two years, and they brought her back. They said: You gave her to us, you must take her. There was no place to put her. And for want of a better place I took her to my home and kept her five months. At the end of five months I said something must be done. She has been placed in a Christian home. Now, while she was in my home I never saw anyone so unhappy over anything as this little girl was over her religion. She was thirteen years old. One day I remember distinctly she was sitting at the dinner table and reading her Bible as she often did. She said, "Oh, I wish I knew whether I were a Jewess or a



Christian. I wish I knew what to believe." She said if any girl stays in the home for two years and attends chapel twice a day and is taught of Christ all day long, she can not know what to believe; and she said the only fair way for God to do would be for him to come and tell her. She had been reared in a Jewish home up to eleven, and those early impressions could not be effaced. She never seemed to be happy. Now, that is one question that confronts me in Chicago always. What shall be done with our Jewish children? They do not seem to see the necessity of doing anything in Chicago and the probation officers stand there and have to decide the question for the entire Jewish community, and it is not fair.

*Dr. Franklin.*—I have only one word to say in regard to this question which, it seems to me, is the most vital one before this convention. And it is vital and pressing for this reason: that while there are many questions which have been here discussed which concern only the great cities of our country, this is one that comes home to the smaller cities and places of less importance. I want to say to you, ladies and gentlemen, that the city of Detroit has been fortunate enough to be able to solve many of the problems which seem to be insolvable, even that awful problem of uniting the Russian and German societies. It has been able to succeed in other directions where others could not succeed; but this is the one problem that has stared us in the face. We have attempted to solve it; what shall we do with our dependent children? We have no institution for them. Our orphans are cared for. The moment a child is bereaved of its parents there are dozens of good men and women who will run after that child and take it by the hand and give it a good home and care for it. The moment a child is ill, there will be physicians there to care for it. And the moment any other distress falls upon it, it will be taken care of, but the poor children who have fathers, the poor children who have homes, if you choose to call them homes, but unfortunately who have not the proper family surroundings, who go forth into avenues of crime, who must be on the street at night because there is no restraining influence, there is nothing for them to do but to go down, down, down into the very pit of hell. And what are we going to do about it? It is a problem for us, and I believe that if this convention will give

us a single suggestion along this line, it will have justified this meeting these three days.

One or two little children we have taken from the slums, and for a lack of other institutions have been compelled to put them into Christian homes, or into Christian institutions, I should say.

*Mr. Rubovitz.*—I have a way of solving that question. I will say to Miss Low, that I well know, as far as Chicago is concerned, whenever a dependent child comes under our observation we take care of it, and I will guarantee her the child referred to by her will be taken care of, and every one of them if referred to our office.

*The Chair.*—The time is up. It is an exceedingly interesting question, but as a matter of fact there are other questions that are still pressing upon us. Mrs. Solomon will now close the discussion.

*Mrs. Solomon.*—I shall take but a few moments to finish the discussion, and I would not take even that, but to answer Dr. Levy. If I had believed what he presented this morning, or the attitude or the condition, I would not be here to tell the tale. But my subject was "Delinquents." We have a very small number of delinquents. If I did not know as I know them among the boys and girls, there would be no hope at all. . . . But I do say, and will say, that I think there are no people of any kind who would maintain the high standard and show the heroism to live up to it in the condition that they are, so well as do the Russian Jews. They have just as many fine women there as we of the other class have. I say this because it is rather a delicate subject. I do not like to speak of it myself, but I do feel that Jewish women need a little more care to consider the case of the erring girl, and I also think that the better class of the Jewish young men should consider the condition of the boy. It is not alone a moral question, it is a physical question, and the physical condition of some is such it would not bear talking about. I hope that the points we have touched upon here today, the moral condition of this class in the Ghetto, will receive the earnest attention of the men and women who have come far to talk over these questions.

Mr. Sheffler, of Pittsburg, was then introduced, and spoke as follows:

Mr. President, Gentlemen and Ladies: I must cut a great deal of my paper because more masterly minds have brought out a good many things that I wanted to bring out, and there is no use to repeat the same things over again. However, something has come out in the discussion of yesterday which I am impelled to speak upon. I have heard claims in this convention today made in regard to Roumanians which I can not let pass by unchallenged: that they are not what they should be, and therefore we ought not to use up so much of our sympathies. It is true Mr. Levi has expounded these truths much better than I can, and especially the point that we can not judge these people by the highest standard of Americans. We find that we ourselves, who consider we are a little above those people, that we have many things to criticise in one another. . . . . Thank God we do not need to help one another, and the consequence is each one remains with his own criticisms; but these people are in need of our sympathies, and criticism is hurtful to them because it naturally creates a great amount of following, which deprives those people of the help which they might get if they were not influenced by those criticisms. I have been very fortunate in Pittsburg to receive help from all the different classes of Jews, Russians, Roumanians, Austrians, Germans, Hollanders; in fact, every kind of Jew. The statement was made yesterday that the Russian Jews (that includes probably all those that are called *Polackim*) should first learn how to give as well as take; I must say that the Committee of Pittsburg has given us more money in bulk, but with the understanding that these Roumanians shall not become a burden to the Charities. Also, Brother Rosenbaum had collected quite a sum of money; nevertheless, I have been able, with the help of a few of my collectors, so called, because most of them did not attend to it, to collect about an equal amount of money, and that from Roumanian and Russian Jews, although the wealth is in the minority. Another incident: A gentleman that represents quite a large amount of wealth said to me, "Mr. Sheffler, what do you propose to do with your work—create another ghetto in Pittsburg? What do you want to bring so many poor people from New York for?" I hope this congrega-

tion will pardon the answer I gave him. I told him for the purpose of furnishing Rabbis for the pulpits of the next generation. (Applause and laughter.) I also wish to state that we have up to the present time over three hundred to take care of, and you will probably be astonished that the total sum that we have expended on them was a little over a thousand dollars. (Applause.) This was because many of them were taken care of by their own society, or rather the members of the Society, and not in the way of charity. They are loaned a few dollars, and the members of that society are procuring work for them, and as soon as they begin earning money they pay it back, little by little.

Through the aid of the B'nai B'rith, through their officers I have accomplished the reunion of over fifty families, or at least of some of what they call the collateral relatives. Most of those families are here, and I wish to say that the relief committee has carried out the orders to the very letter, with the exception of one case; the city has not been burdened, and they are all now making a living for themselves, and are sending for their relatives and friends. I only wish that those people that are furnishing the money could know the great good that has been done with the money that has been spent on these people. Now, ladies and gentlemen, I wish to say this: I suppose you know that I am a Roumanian myself, and in behalf of the Roumanians I wish to extend my hearty congratulations to the American Jews as represented by this convention. I believe the leaders of American Judaism have proved themselves worthy to be the sons of Abraham.

*Mr. Levi.*—I want to move that the thanks of the Conference be given to Mr. Sheffler for the work that he has accomplished for the Roumanians in the city of Pittsburg. The work done by Mr. Sheffler has absolutely no parallel in the United States, and I think we should record a vote of thanks for his enormous work.

*The Chair.*—There can be practically nothing but unanimity on this question, and I declare it carried without putting it to a vote.

## THE ROUMANIAN QUESTION.

*Mr. Moses Pels*, of Baltimore.—The law recently passed by the Roumanian Government will compel many thousands, if not all, of our coreligionists of that benighted country to seek the hospitable shores of the United States. The new law, which is aimed against the Jews, forbids every foreigner to exercise any trade or profession in Roumania unless the same right is granted to Roumanians resident in his country. As is well known, the Jews, although their ancestors have lived for many centuries in Roumania, are legally treated as strangers. While paying higher taxes and contributing a greater proportion to the military service than their Gentile neighbors, they are not accorded the rights of citizenship, and comparatively only a handful of our coreligionists had been naturalized since the treaty of Berlin in 1878, when Roumania obtained her independence. The great majority of the 360,000 Jews have legally remained foreigners, and are being treated worse than foreigners; for, while a foreigner, if ill treated, can claim the protection of his native country, the Jew can not, because he has no country of his own. And it is in order to further oppress and persecute the Jews that this iniquitous law was passed. The Jews, not having a country of their own, can not prove, as the law requires, that their government accords to Roumanians rights equivalent to those they are entitled to; hence they will be prohibited from engaging in any trade or occupation by which they can earn a livelihood. The result, when the law goes into effect, can be easily foreseen, and it is felt by all who are familiar with the state of affairs that nothing but emigration or starvation is left for the Jews of Roumania. I need not emphasize the fact that our country is so far the only refuge for our poor brethren, for no country in Europe is desirous of increasing its Jewish population. The situation has become so strained that the European committees have recently called a conference in Koeln, and it is expected as a result of the conference that preparations will be made to regulate the exodus from Roumania, which is bound to come sooner or later. Two years ago such an exodus had been checked in its incipency by the European Committees, and only a few thousands found their way to this country; but then the condition in Roumania was not half so bad as it is now. The

law passed last March will rob our downtrodden brethren of their last piece of bread, and it will be *hard and dreadful to stop the movement* of a people with *empty stomachs*. No law can stand in the way of hunger. If the Roumanians will come marching afoot, as they propose to do, to Vienna and Berlin, they will surely be sent to America.

It would be therefore timely and proper that the National Conference of Jewish Charities should take measures in regulating, distributing and placing the immigrants should they come. The movement, when once started, will tax to their utmost all the resources of our charities, and it would be well to prepare in time before the exodus sets in. Let every Jewish community do its share in the work of placing the immigrants. We shall be called upon to deal with a problem not of our choice; the situation is forced upon us, and we shall have to meet it in the spirit of brotherly love—in the same spirit as we had to deal with the immigration from Russia. It would be better for all concerned if the immigration were to be systematically organized on the other side than that the new arrivals should flock to our shores in a mob-like fashion, without due notice or preliminary arrangements. But that is out of our jurisdiction. It is the European Committees who will have to deal with that part of the problem. If the latter feel called upon to aid the immigrants, the exodus will surely be conducted systematically. The Jewish Charities of this country, at any rate, have to be on guard and must prepare for any emergency. A plan has to be worked out for the distribution of the new arrivals, not in proportion to the Jewish population of each community, for some communities can hardly take care of the number of immigrants already added to their respective populations, but with due regard to local conditions and opportunities for employment.

## HEROISM OF SOCIAL SERVICE.

RABBI HENRY BERKOWITZ, OF PHILADELPHIA, PA.

MR. PRESIDENT, LADIES AND GENTLEMEN.—It is a fact well known to students of history that, in the fifteenth century, the Mediterranean Sea was infested with pirates. The poor, friendless, fugitive Jews, driven from land to land, were the chief victims of these bandits of the sea. Thousands upon thousands were captured and sold into slavery. "The horrors of oppression in these days," says the historian, "are somewhat relieved by the superhuman efforts made by the Jews themselves to rescue their brethren from death or servitude."

In some places they sold the gold from the synagogue ornaments in order to free the slaves. It was deemed the highest and holiest of duties to succor and provide for the emancipated. "The ransomed Jews and Jewesses, adults and children, were clothed, lodged and maintained until they had learned the language of the country and were able to support themselves." (Graetz, History of the Jews, IV. VII.)

At that time the Iberian Peninsula was the haven of safety for the homeless wanderers of Israel. Its sunny vales and upland slopes gleamed with golden opportunities. Those who enjoyed the privileges of the "Golden Era" in Spain were most active and eager in the service of their unfortunate co-religionists. At one time the evil had grown so great that, at the instigation of a great statesman and philanthropist, Don Isaac Abrabanel, an organization was formed at Lisbon in Portugal, the more effectually to labor for the amelioration of the sad condition of their helpless brethren. (Graetz, History, iv. 339.) That organization, perhaps the first of its kind in Jewish history, was, I take it, in a sense the prototype of this "National Conference of Jewish Charities of the United States of America." A like impulse called into being and a like purpose has inspired the activities of both.

After five hundred years, strangely enough, "history repeats itself." True, the Mediterranean Sea is an open roadstead now, and piracy is happily ended, but, alas! on land in the countries bordering that sea and those contiguous to them, princes and rulers are engaged in a systematic robbery and oppression of our

people more shameful and merciless, if possible, than the piracy of the middle ages.

These measures have, within the last quarter of a century, driven more than a million wretched creatures across the lands of Europe to the uttermost islands of the great oceans. Who will picture the misery of the swarming exiles! What agony theirs in giving up the birthplace, the land so dear despite its cruelty; in tearing themselves from the embrace of kindred and friends, and with broken hearts turning away forever from the graves of their beloved dead, heroically to take up the pilgrim's staff and go forth "to eat the unleavened bread and bitter herbs of exile."

Friends, we are witnesses of one of the sublimest and most tragic episodes of Jewish history. The high principle and valor which animated our forefathers and caused them to undertake many an exodus from the house of bondage, equally inspires these, our immigrant brethren. How readily they might escape all these hardships by a simple act of surrender! But honor, manhood, freedom and religion are not dead to them. For these they have ventured into the unknown world, ready to endure its utmost trials. How matchless such heroism in these materialized times!

What Spain was to the victims of medieval persecution, that the United States now is to the downtrodden of Eastern Europe.

"And lo, like a turbid stream, the long-pent flood bursts the dykes of oppression and rushes hitherward.

"Unto her ample breast the generous Mother of Nations welcomes them.

"The herdsman of Canaan and the seed of Jerusalem's royal Shepherd renew their youth amid the pastoral plains of Texas and the golden valleys of the Sierras." (Emma Lazarus, "By the Waters of Babylon.")

Never, in all the checkered career of Israel, has any one section of our people been confronted with a task so stupendous as that which Russian and Roumanian persecution has cast upon the Jews of America. But let me say that the moral heroism which marks the steadfastness of conduct in the victims of oppression has not failed to kindle in the soul of American Israel the fires of a kindred heroism. Thousands of our men, women and children have enlisted in the cause of social service, and are battling valiantly to vanquish misery, destitution and evil. Organizations of every



kind have been formed. Immigration societies welcome the new comer with fraternal Jewish greetings of "Peace." Shelters are provided for the shelterless. Relief agencies of every kind stand ready to uphold the falling. The sick are tenderly nursed, the orphans paternally cared for, and the aged gently guided as they totter down the sloping pathway to eternity. Money has been generously expended. The splendid array of institutions, which are the pride of every Jewish community in the land, are a noble and patriotic response to the rights and blessings we here enjoy.

But, ladies and gentlemen, this gathering itself is, in my judgment, a better and far more deeply significant evidence of the whole-souled, self-devoted, heroic spirit in which American Israel is meeting its heavy responsibility, because this gathering embraces the highest thought and aspiration of the entire philanthropic effort among us, and is a living demonstration of personal service which stands for more than money, however great the sum, or buildings, however extensive and palatial. You have come hither from distant places, prompted by the most self-sacrificing zeal, each in behalf of a distinct constituency, and all alike concerned that by the strength of united effort and enlightened statesman-like methods, this vast and complex problem may receive the wisest and speediest solution. With singleness of purpose you are devoting yourselves to these subjects as specialists and experts. It is, therefore, with no little trepidation that, in answer to the invitation of your officers, I have ventured into the midst of your official and technical deliberations. But few rabbis, especially in the larger communities, are active in the councils of our charity organizations. "You Rabbis are too visionary. You are theorists and idealists. We need practical men on our boards of directors." This logic seems good to the practical business man behind the counter or in the office. Very few of them know what a Rabbi is doing. A Rabbi is studying sociological questions every day, not only from books, but from contact with all forms of distress. This study forces itself upon him whether he will or nay. His home is a relief office invaded by any one and every one, and not closed even on Sabbath and holidays. But how should he know anything about charity? He is a visionary and an idealist.

If there be any justification in my answering your invitation to speak here, I find it in the necessity to combat that very atti-

tude of mind which would dethrone the idealist and exalt the successful man of affairs to the sole supremacy in our midst. I am here to champion the ideal, to urge that admonition of the ancient sage (Prov. xxix. 18), "Where there is no vision the people are without rule." If we are to guard against becoming hard-hearted and callous by the difficulties, disappointments and deceptions we meet, we must still cultivate that heroism which Emerson calls "The militant attitude of soul." Through the darkest and most loathsome conditions of misery the idealism of the philanthropist must still send the piercing and hallowing rays of a deathless hope.

"Thou shalt say to the bigot, 'My brother,' and to the creature of darkness, 'My friend.'

"And thy heart shall spend itself in fountains of love upon the ignorant, the coarse and the abject.

"Then in the obscurity thou shalt hear a rush of wings; thine eyes shall be bitten with pungent smoke;

"And close against thy quivering lips shall be pressed the live coal wherewith the Seraphim brand the prophets."

Believe me, friends, as an American I am not wanting in appreciation of our chief and most lauded trait—practical success. I believe in charity organization as the application of business principles and business sense to the administration methods, in giving relief. None the less I aver that the business side of charity is, and should be, only incidental. You say rightly in your private concerns: "Business is not charity." I respond with equal stress in public concerns: "Charity is not business." In all the meetings of our associations throughout the land the reports show that the main emphasis is, as a rule, placed on the business side of the work. Receipts and expenditures are the overwhelming concern. A good fat balance on hand is taken as the highest proof of a successful administration. It may, in fact, be, and usually is, a proof that poverty has been allowed to flourish, that so many needy are unhelped, so many orphans unhoused, so many sick uncared for and neglected.

It is an open secret, with which you are all familiar, that the time consuming and harassing question which absorbs the attention of the directors of all of our societies is: How to raise the funds. What we give, what our neighbors give or fail to give,

what the community contributes and the ways and means for securing the contributions, including the demoralizing charity balls, and hosts of gambling devices and schemes of extortion—these are the questions which crowd the poor themselves into the remote background.

I maintain that we all have a tendency to exaggerate the difficulties of the money side of our problems. I am optimist enough to cherish the conviction that money can be obtained for every real need. I base my conviction on the fact that no real want has confronted us which has not in a fair measure been met. Mark how quickly the heart of humanity responds to the woeful cry of the ghastly calamity of St. Vincent and Martinique. The appeal is so vivid, so thrilling, that none can resist. Let us learn from this and countless kindred instances to trust the hearts of men and women. They will never fail to respond when once they really come to know and feel the sad necessities of the poor.

A most helpful and encouraging justification of this optimism has, moreover, been cited before the Conference in the progress of the movement for the federation of Jewish Charities, made in various cities since the last Convention was held. Every community which has federated its charities reports a most surprising and gratifying increase in its revenues. Some eight years ago I had the hardihood to propose the federation of the Philadelphia Jewish Charities. I was downed by the usual cynicism. The successful operation of the Philadelphia Federation during the past year has brought me ample vindication, and affords me direct, home-reaching testimony to justify my appeal. Let us lift the emphasis from the business side of our undertaking. While relaxing not one iota in the zeal with which we solicit money, let us rather assume that confident, heroic resistless attitude which springs from the warranted assumption that our people will never shirk the payment of the social debts. It is un-Jewish to assume aught else.

With us charity is not something left to the individual will or whim; it is not a matter of patronage, but of duty. Indeed, we have no such word as "Charity" in our code. Search the whole detailed system of Biblical and Rabbinical regulations providing for the relief of every condition of want, from the cradle to the grave, and you will search in vain for a word corresponding to the commonly accepted term "Charity." That which is exemplified as

the highest virtue in Jewish life is not called charity, but Justice or Righteousness. Our word is "*Tzadakah*." That word indicates the true attitude towards the helpless. "*Tzadakah*" is help given because it is right, just, fair, kind and merciful. All these motives are blended in this one word.

In the application of *Tzadakah* one principle is fundamental and paramount. It is voiced in the outburst of the Psalmist (xli. 1):

"Blessed are they that consider the poor."

Considerateness towards the poor is the key to Jewish philanthropy. "The poor must never be put to shame" is a leading maxim of the Rabbis. All the emphasis was put, not on the gift, but on the spirit in which it was given. Thus, we have an astute and exceedingly interesting description of eight classes or types of givers, which, with their keen insight into human nature, our sages depicted. You will find all these eight among your neighbors, alive and well today. (Maimonides, Ch. VII, *Matanot Ani'im*.) The meanest type is that of the one who gives relief but does so with a bad grace, in a reluctant manner, and with a surly countenance. His gift is thereby wanting in true spirit, and is deemed next to worthless.

A little better is the next type—the one who gives very graciously, but yet very sparingly. A little better still is the third type: The one who gives adequately and graciously, but never gives until he has been asked. One stage higher is the fourth type: The one who does not wait to be asked, but wants to know all about it, demanding full information about the recipient, and requiring that he should know to whom thanks are due.

Somewhat more deserving of our admiration is the fifth, who does not concern himself about the recipient, but still demands full and glowing acknowledgment from all men of his generosity.

Far higher stands the sixth, who insists upon secrecy as to himself, though he may demand full knowledge concerning the one who is the beneficiary of his gift.

Better than all is the seventh, the benefactor who remains personally unknown and who knows not the recipient of his benefactions.

But highest of all in the esteem of the Rabbis, yes, the very embodiment of *Tzadakah*, the *Tzadik* himself, is the one who

waits not until impending trouble falls, but seeks to prevent it by taking his fellowman by the hand; who treats him as a friend, either makes him a loan, starts him in business, or does some other practical deed to enable the helpless to help himself.

It has been with justice remarked that the Jew, unlike all other *Oriental*s, has, in this legislation, proven himself possessed of an original characteristic, namely, of that fine feeling which does not make a display of benevolence and shuns every ostentatious appeal for support. But the actual practice is, I fear, far behind the lofty principle of this legislation. Jewish beggars in the Orient are not one whit less importunate than other *Oriental*s. The "Haluka," the contributions of the pious sent to the Holy Land from all parts of the world, has unwittingly created a most woeful demoralization and pauperized the people in the name of religion.

Begging from door to door was discountenanced in the Ghetto, it is true, and yet we have produced the king of all beggars, the "Schnorrer." But he is a most unique and amusing product of the abuse of the religious duty of helping others. A clearer apprehension of religion has robbed "the king of Schnorrers" of his ancient prerogatives. May his decline be speedy and his fall complete.

This principle of delicate considerateness for the feelings of the poor has reached a marked development in Jewish life. It has risen above Tzadakah to something still more refined, viz., "Gemilath Hasodim," the doing of kindnesses. Whatever may have been the ills attending the restricted life of our sires in former days, their benevolence was possessed of rarest tenderness of feeling. The family spirit extended itself throughout the community and embraced every member thereof. This manifested itself in such deeds of loving kindness as friends should show to friends in all the changing crises of life. These old familiar duties are summarized in the old ritual of the synagogue from Mishua Peah: To care for the homeless, strangers, widows and orphans (*Hachnosos Orchim*); to provide dowries for the daughters of the poor (*Hachnosos Kallah*); to clothe the naked (*Malbish Arumim*); to visit the sick (*Bikur Holim*); to bury the dead (*Levovath Hameth*).

All these acts and hundreds of others like them were performed, not in a perfunctory way, nor in a spirit of patronage, as

though bestowing favors, but as showing kindness without a thought of reward. Voluntary societies and institutions for the proper fulfillment of these offices prevailed. The burial of the dead stood highest in the list, because the most purely selfless in its prompting, as from the dead no reward can be obtained. In this connection I can not resist citing one of the most beautiful of these ancient customs. It is depicted in Martha Wolfenstein's classic, "Idylls of the Gass."

"When a death occurs, whether in the house of the rich or poor, the Burial Society sends two locked boxes to the bereaved. One contains the funds of the society, the other is empty. The fund must then be transferred from one box to the other, and in the process one may add to it, or take from it, or leave it intact. The boxes are then returned locked, and no one knows or can know who has made a donation or who has a charity funeral."

But those were times when all funerals were equally inexpensive and plain. The changed conditions of life in which we live have broken up those closer ties which, in the past, bound the members of the community together, and have driven us necessarily to the organized system of charity. It mercilessly investigates, tabulates and registers each case. The necessity is put upon us of carrying on something which is more or less in the nature of a detective bureau, in order to sift the worthy from the unworthy applicants for relief. We have seen the heartbroken widow, with the moaning babe in her arms, reveal to the eye of the official her woe, and broken-down wrecks of humanity unbind and expose their sores. Whole troops of the indigent are seen to file in procession before the accredited official. Why? Is it that we have lost that fine spirit of considerateness which is the glory of the Jewish life and traditions?

Happily we are rediscovering this beautiful spiritual heritage of ours. It is coming back to us slowly but surely under the modern guise and name of "Social Service." The precept of the new is identical with that of the old philanthropy. It proclaims that we must be much concerned to save the man, but more concerned to save his manhood.

How necessary it is for the best of us in the offices and rooms of our various societies or seated in council around the table at our various institutions, to keep that precept forever in mind, and

make every provision for its fulfillment. Yet must the sad confession be made, that long before the man has come knocking at the door of your relief-giving agency, he has often been robbed of his manhood by the outrageous conditions of life, to which he is subject. I have a nauseating sense of the horrors of the tenements in our crowded cities, and my soul revolts when I think of the sweat shop. A man often has more consideration for his horse and a woman for her pet dog than they show for the human beings whom they employ. A wail ascends unto heaven from the sufferers under these depraved conditions. It has found no keener or more pathetic expression than that which burst from the heart of the Ghetto poet, Rosenfeld, and which I have tried to translate from his Jewish jargon into English phrase.

“IN THE SWEAT SHOP.”

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O, the roar of the shop  
Where the wheels never stop;  
The wild rushing machine,  
Oh, it maddens me keen,  
Until oft I forget,  
In the tumult and sweat,  
That I have any life  
That's apart from the strife;  
For I grow so distraught  
That my ego is naught;  
I become a machine.

For I work and I work.  
There's no gain, should I shirk;  
And I toil and I moil,  
And I moil and I toil;  
But for whom? And for what?  
It ne'er enters my thought.  
Can I think, can I ask?  
I bend over my task,  
For I'm but a machine.

There's no time to ask why,  
Nor to feel, nor to sigh,  
For the work ne'er relents,  
And it deadens all sense  
As it ruthlessly maims  
Every soul, when it aims

To attain to its rest  
In what's noblest and best;  
To uplift and inspire  
For a life that is higher—  
But alas! the machine.

Fleet the moments give way,  
Speeding hours make a day;  
Swift as sails in their flight  
Doth the day chase the night,  
And as if to out-race  
Or to match their mad pace  
Do I drive without pause,  
To no end, for no cause,  
Do I drive the machine.

There's a clock in the shop;  
It runs on without stop;  
Always points; ticks away;  
Strikes each hour of the day.  
I've been told there is found  
Sense and meaning profound  
In its striking the chime  
And its marking the time  
For the running machine.

I recall but the theme,  
Like vague thoughts of a dream;  
That the clock, like the heart,  
By its beat may well start  
Throbbing life in the man,  
And arouse—yes it can—  
Something else; as to what  
That may be I've forgot;  
Do not know, no not ask;  
I bend over my task,  
For I'm but a machine.

There are times when the clock  
Seems to scorn and to mock,  
And I well understand  
What is meant by each hand;  
What the dull ticking sound  
Says, to drive and to hound,  
And to goad me so sore,  
As it cries evermore:  
"Get to work! Get to work!  
Never pause, never shirk,  
For thou art a machine!"



And the tones that I hear,  
As they ring in my ear,  
Keep repeating the threats  
Of the boss, as he frets;  
And I quail at his frown,  
Which seems to look down  
From the face of the clock;  
With its scorn and its mock,  
As it goads me so sore.  
While it cries evermore:  
"Thou must sew, thou machine!"

Lo, the man in my heart  
Is aroused to his part,  
And the slave in my breast  
Sinks at last into rest;  
For the hour, it has come  
When a deed must be done.  
"Be an end to this strife!  
Yea, an end to such life!  
I will stop the machine!"

Hark! the whistle, the boss!  
All my mind's at a loss  
And my reason's o'erthrown.  
Am I left all alone!  
In the tumult and sweat  
I seem to forget,  
For I am so distraught  
That my ego is naught.  
Do not know, do not ask,  
I bend over my task,  
For I'm but a machine.

Who can hear such a wail and not be moved to melting pity?

To combat the industrial evils which rob a man of his manhood, ah, here is a task before which the stoutest heart may well quail. No! Difficulty is a challenge to Heroism. Such an outcry is a call to the whole country to rally to the rescue. The congested quarters of New York, Chicago and Philadelphia must be relieved. This is the supreme demand of the hour. Every measure looking to that end and meeting the sanction of this Conference demands the prompt and efficient service of the Jewish people in every town, village and hamlet in the land. It is not so much that Jewish men and women, but that Jewish manhood and womanhood is at stake. The morality of the race is being sapped. The

purity of the family—our pride for all these ages—is being invaded.

New York City has just been driven to the necessity of organizing a reform school for wayward Jewish youth. For several years past the Hebrew Sunday School Society of Philadelphia has supplied a religious teacher for the large number of boys at the Glens Mills (Pa.) Reform School. We heard from Chicago this morning in no uncertain terms. Other agencies are at work to redeem the depraved and corrupt. This is something quite new in Jewish annals. We are face to face with the most dreadful calamity that has ever befallen us. Hitherto it has been our proudest boast that the criminal records contained but few Jewish names, and that the jails and penitentiaries knew them not at all. Today the wonder is not that there are some, but that there are not more. The tides of vice that sweep through our great cities roll over and submerge many a Jewish home. Will none cast a spar to the struggling? None hasten to the life service and save those clinging to the wreckage? Will none plunge in to the rescue?

Heroism in philanthropy mounts to its sublimest heights when one courageously casts himself into the midst of the swarming multitudes, resolved that, however little he may accomplish, he will, nevertheless, try and at least free himself from the sin of neglect.

It was such heroic endeavor that created that wonderful institution, "The Educational Alliance," set in the heart of the east side of New York City. A like heroic spirit has created in nearly all of our cities kindred centres for the intellectual, social, moral and religious conservation of the people. The preventive and constructive forces at work in the clubs and classes of all kinds, which have sprung up everywhere within a decade, are beginning to prove their substantial worth.

The very flowering of this effort at social service is seen in the social settlements. To give up home and fond associations, to leave the comforts, the sweets and elegancies of refined surroundings, and take up residence in the very heart of the city slums, this is a demonstration of heroic earnestness which is worthy to be called a devout consecration.

A noble band of college bred women and men, looking deep into the necessities of the situation and determined to meet them earnestly and effectively, have established these centers throughout

the Union. Last summer representatives from nearly all the Social settlements in the land convened at the Fifth Summer Assembly of the Jewish Chautauqua Society held at Atlantic City, N. J. That gathering was an inspiration, indeed. I never met a more optimistic, hopeful, happy set of earnest-minded people. It gave a most reassuring demonstration of how, under new and difficult conditions, the old Jewish principle of *Gemilath Hesed* can be put into actual practice as social service. The method of the settlement workers is to establish neighborly interest and friendly relations with those among whom they dwell. Their principle is to penetrate all the external differences of race, language, customs and religions in order to reach the social instincts of their neighbors. Working with that element common to all mankind, they aim, through it, to reach the intellectual, aesthetic, artistic, ethical and religious sides of life, to strengthen these in each individual and to safeguard him thus against the many direful temptations to which the city dweller is exposed.

I doff my hat to the Settlement Workers. They are the most chivalrous champions of the twentieth century conflict against misery and evil. A large part of the work at all the settlements is done in behalf of Jews. To our shame it must be confessed that very little of it is as yet done by Jews. In Boston, New York, Chicago, Pittsburg, Cincinnati and Louisville, and perhaps a few other places, some Jewish young men and women have entered upon this noble service. It is a gladsome sign that their number increases as the field expands.

Lack of fitness is the most serious obstacle to the participation in this work of many who have the will. A new sphere of activities, of which settlement work is but one, has come into being. Philanthropic effort, in its many specialized forms, is already taking rank as a profession equally with medicine and the ministry. It is beginning to command the adherence of the finest types of our young men and women. This great social obligation is not to be trifled with. It must be honestly met. The well-being of the individuals and the moral life of communities are dependent on the high-minded, earnest and heroic fulfillment of these functions.

Adequate opportunities of preparation for this new profession are still lacking. A few agencies are attempting to supply it

through the guidance of specialists and experts. Some of the universities are offering lectures and study courses. The settlements themselves are schools of practice, with scholarships to encourage earnest students. The Charity Organization Society of New York City conducts a summer school of Philanthropy. The Council of Jewish Women is urging philanthropic study among our women. As a product of the Social Settlement Conference of last year, there is to be inaugurated a course in "Applied Philanthropy" at the Sixth Summer Assembly of the Jewish Chautauqua Society at Atlantic City, the third week in July next.

Friends, I conclude my address with these practical reflections, whereas I began with a championship of the ideal. You will not find in this a contradiction if my argument is clear. Repudiating charity, as it is commonly understood, we advance to social service. Our *Gifts* of benevolence are to be an exemplification of the highest virtue—Tzadakah, Righteousness. Our *Acts* of philanthropy are to be such considerate and loving services, Gemilath Hasodin, as to make it impossible to distinguish them from acts of friendship. It is neither the gift nor yet the deed, but the spirit which infuses them that idealizes our service to our fellowmen.

No easy task is it to face all the perplexities of this era and not be discouraged; to meet deception daily and not be hardened; to be baffled hourly by stupidity and not lose temper; to encounter ingratitude, abuse, willful deception and vice, and yet not become a pessimist and give up in despair. Truly it needs the metal of a hero to stand firm at the post of duty in this extremity. Unflinching enthusiasm must warm the heart of him who persists in this labor of humanity in which you are engaged.

Oh, whence shall we draw the inspirations we need for this crisis? Let me answer by directing you to the sources that flow unfailingly for us, the waters that gush from the fountains of our history. No people in the world have so matchless a history of heroism as is that of our sires. None have exhibited a soul so defiant of evil and so steadfast for truth and right. Make these inspirations your own through the devout convictions of a Divine ideal which sustained them, and you will never be wanting in ample heroism for the work of social service.

WEDNESDAY, May 28, 10 a. m.

The Conference was called to order by Chairman Senior, who read the following communications:

SAINT LOUIS, May 23, 1902.

National Conference of Jewish Charities,  
Detroit, Michigan.

Sirs:

One of the most important features of the Universal Exposition to be held in Saint Louis in 1904 will be the series of international congresses. These congresses will be organized on a broad scale and include every phase of educational, artistic, scientific and commercial life. One of the large permanent buildings of the Exposition has been set aside for these assemblages, and an ample sum of money has been appropriated for their promotion and conduct. The attendance of eminent men from various countries seems assured. The proceedings of the congresses will be published, and it is confidently expected that the result will be a permanent record of conditions as they exist at the beginning of the twentieth century which will be of great value.

In furtherance, therefore, of the object of these congresses, we beg to submit to the National Conference of Jewish Charities the desirability of holding their annual convention in Saint Louis in 1904, and the participation of your members in those international congresses in which your Conference may be interested. In the name of the Louisiana Purchase Exposition I beg to assure you that we shall be glad to extend every possible courtesy.

I have the honor to be,

Very respectfully yours,

DAVID R. FRANCIS,  
*President.*

St. Louis, U. S. A., May 22, 1902.

National Conference of Jewish Charities,  
Detroit, Michigan.

Sirs:

I wish to submit to the National Conference of Jewish Charities of the United States the desirability of presenting at the St. Louis World's Fair of 1904, in a comprehensive and adequate

manner, the work which is being done in the United States in organized charity. The great advance in businesslike methods in the care and relief of the destitute, needy, sick and unfortunate is one of the most remarkable features of our present civilization, and the exhibition of the methods of distributing the funds of the various societies and inspecting its proper use after distribution will be of the utmost value both to citizens of our own country and to foreign nations.

In the classification of the exhibits for the World's Fair of 1904, the subject of charities and corrections has been made a separate group under the general department of social economy, and the subjects embraced under the head of charities and corrections divided into seven sections, as follows:

#### GROUP 139—CHARITIES AND CORRECTIONS.

- Class 784. Destitute, neglected and delinquent children.
- Class 785. Institutional care of destitute adults.
- Class 786. Care and relief of needy families in their homes.
- Class 787. Hospitals, dispensaries and nursing.
- Class 788. The insane, feeble-minded and epileptic.
- Class 789. Treatment of criminals; identification of criminals.
- Class 790. Supervisory and educational movements.

This classification has been adopted after consultation with, and upon the recommendation of, prominent members of the National Conference of Charities, and is believed to meet the views of a vast majority of said conference. We confidently believe that at no other exposition, international or national, has there been such a scientific treatment of the subject of charities and corrections as is contemplated at the St. Louis World's Fair.

A building will be specially devoted to the exhibits of the department of social economy, and in said building a section large enough to accommodate all the exhibits made in charities and corrections will be set aside. We believe that this plan of installing the charities and corrections exhibit in one of the great main palaces of the exposition, and in conjunction with other great departments devoted to the amelioration and betterment of social conditions, will prove much more acceptable, not only to the public at large, but to the charities officials themselves, than

would an installation in a separate building which would necessarily be comparatively very small, in an isolated portion of the grounds and unobserved by the general public.

In view, therefore, of the scientific classification for the first time promulgated at an international exposition, and in view of the special provisions made for the prominent installation of the exhibits, we invite the cooperation and support of the National Conference of Jewish Charities, and request that they take such preliminary measures to insure a complete and scientific exhibit in Group 139 as may, in their judgment, be deemed advisable.

Yours very respectfully,

HOWARD J. ROGERS.

The following resolution was offered by Mr. Greensfelder, of St. Louis:

Nearly one hundred years ago the United States purchased a territory from the government of France, now embracing twelve states and two territories, and as this event is to be celebrated in St. Louis during the year 1904, by the holding of an International Exposition, showing the growth, progress and development of the United States and of the people of the world during this period of one hundred years; and

WHEREAS, The Louisiana Purchase Exposition Company has extended to the National Conference of Jewish Charities an invitation to participate in the World's Fair, to be held in St. Louis, as aforesaid; therefore be it

*Resolved* by the National Conference of Jewish Charities, That the Executive Committee of this Conference accept for this Conference the invitation of the Louisiana Purchase Exposition Company, to hold its next meeting in St. Louis during 1904, and that it participate in the International congresses, to be a feature of the World's Fair at that time, and that it work in conjunction with the National Conference of Charities and Correction in preparing an appropriate exhibit for the World's Fair, showing the work of organized charities in all its various departments.

*Chairman Senior.*—We have with us the President of the National Conference of Charities and Corrections, and I am confident that it will be the pleasure of all the members of the Con-

ference to interrupt the program in order that we may have the pleasure of hearing from him.

*Mr. Nicholson.*—Gentlemen of the Jewish Conference of Charities: I wonder if it has occurred to any of you that the second session of the National Conference of Charities and Corrections was held in Detroit twenty-seven years ago, and it has swung around the circle and got back again. It affords me great pleasure to meet with you this morning for a few minutes. It will be a very busy day. I wanted to be present with you at your opening, but I had to stop at Fort Wayne and meet with the Superintendents of the Feeble-Minded Institutions. I want to extend to you a cordial invitation, all of you who can stay over and attend the National Conference of Charities and Corrections. You know our association is of a very unique character. It is purely a conference and not a convention. We have all religions and no religion. We have all kinds of politicians and yet no partisanship. We meet very much as you have been doing together, and many of your people are among our very best workers. We are delighted to hear you were so kind as to arrange to have your own meeting just on the eve of ours. I remember with a very great deal of pleasure hearing a few weeks ago some remarks of Dr. Franklin, saying he would do everything he could to make the Conference of Charities a success, and I am glad to meet with you here again. I must not take your time, but simply express my gratification to meet with you a little while and cordially invite you to attend the National Conference.

*Chairman Senior.*—I desire to thank Mr. Nicholson for the very kind invitation extended, and no doubt many of us will avail ourselves of the opportunity. The first paper now will be from Mr. Cyrus Sulzberger.

*Mr. Cyrus L. Sulzberger.*—MR. CHAIRMAN, LADIES AND GENTLEMEN: We in New York doing our work feel very much like that Western cowboy who, giving a dance under difficult circumstances, put up a sign: "Gentlemen will please not shoot the fiddler; he is doing his best." That is what we are doing. With mistakes that we know about much better than our critics do, because we know the difficulties much better than our critics do, we are doing our best. And while we know that our best is a long day's journey from perfection, we also know that we have



to deal with a problem the like of which has never been dealt with by any organization. You heard the gentleman from Chicago tell you on Monday that the receipts of their confederated societies, representing about a dozen organizations, were \$137,000 per annum. And of that he tells me that \$40,000 are for the work of their relief branch. If we had for our work what the relief branch of the Chicago Federation has, we would be bankrupt at the end of our first quarter. And if we had for our work what all the federated societies of Chicago have—and mind you, Chicago is the only city in the United States which at all approaches the problem in New York—if we had for our work in the United Hebrew Charities in New York what all the federated societies of Chicago have, we could carry on our work limpingly and haltingly for eleven months. The United Hebrew Charities of New York spends annually \$150,000, and spends no more than that simply because it can not get it. If our work were to be done so that we should not be compelled to ask that you do not shoot the fiddler, we should want \$300,000 to approximate what we ought to do, and we should want \$500,000 to do the work thoroughly, because we recognize that when a man comes to a relief organization for assistance, it is far better to give him such assistance as shall never permit him to come back than it is to give him such dole as causes him to return to us after a short period, and again after that. Because in the matter of taking relief you all know that the second application is so much easier than the first, and the third correspondingly easier than the second; and while our desire is only in the clouds at the present time, our hope is that some day when a man comes to us we shall be in a position to give him such relief as to put him permanently on his feet, that we may be rid entirely of what we all know as recurrent applications.

I have here a summary of what we did in the year of 1901, and I find it amounts to 200,000 distinct acts. For example, here is a day's work—just an ordinary average day's work. But bear in mind an average day's work does not represent a real day's work, because naturally in the summer there is very much less work than in the winter, but this is an average day's work done by our force. We make 145 investigations in a day. We record 35 applications for employment, and find employment for 17

people. We grant transportation to three people and give half tons of coal to seven. We distribute 150 articles of clothing and furniture. We give two nights' lodging and seven meals. We have fifteen visits made by our doctors, and sixteen calls made upon our doctors in their offices. We have 45 cases for our nurses. Our doctors write 38 prescriptions, and there is one surgical operation. Thirty-six garments are made or repaired in our work room; 125 immigrants are registered at the Barge Office, making a total of 678 different kinds of things done in an ordinary working day of about eight or nine hours, making really a thousand such acts done on a busy day, and on a very busy day probably over twelve or thirteen hundred.

Our investigations are made by twelve general investigators, by nine special agents, and part of our relief is distributed through the hands of our almoner. This gives you simply an outline of what we are doing in a general way. We have recently, through the munificence of a broad-minded friend, been enabled to secure the services of special agents for the purpose of making special inquiries, the object of these special inquiries being that we might ascertain, if possible, what are the causes underlying the distress we have to meet, so that, learning the cause, we might strike at the root of the trouble. These special agents we have assigned to special tasks, which I shall take up presently and explain to you in a little more detail. Of our funds, upwards of \$30,000 per annum goes to our pension list. This will be interesting in connection with the discussion of yesterday morning as to the care of dependent children. We have a pension list of 480 persons, being almost exclusively widows with small children who have not reached the age of bread winning. To these persons we contribute five, six or eight dollars per month, as the case may be, and continue such contributions from the time the name first comes to us until there shall be a bread winner in the family, and this one item, this one item of aiding in the support of widows with children takes from our fund almost as much as the Chicago United Hebrew Charities spends for all purposes, and about as much as the Philadelphia Society spends for all purposes. Now let me say that when I make these comparisons with Chicago and Philadelphia, I do not do it for the sake of making an invidious distinction; I do it for the purpose of bringing home to you the

magnitude of the problem with which we have to deal. We have recently established a work room, and through this work room we hope eventually somewhat to relieve our pension fund. The work room is a large room on the top floor of our building which we have fitted up with sewing machines. Most of the women on our pension roll are utterly unable to do anything in their own support. In this work room we teach them how to operate sewing machines, paying them 75 cents per day while they are learning, and, after they have learned, despite the fact that they have their children at home to care for, they are enabled to operate a sewing machine in their own homes, and in this way do something towards supporting themselves. Dr. Frankel has lately been in communication with a number of manufacturers of various kinds of goods which are made at home, and we hope—we are now studying this question, and have not yet brought it to any successful issue—but we hope to find such industries in which the work is made not in the factory, but in the home, and to provide for our pensioners such work as will enable them to do something in their own support. One of the bitterest facts in connection with this work that has been borne in upon my mind is the shameful pay that comes for that kind of work. And I believe when God Almighty makes up the accounts on the final day some employers will find a debit charge that will very much astonish them. (Applause.) Through the munificence of another of our friends we have been enabled to establish what we call our self-support fund. We were given in 1900, \$5,000, and in the early part of 1901 an additional \$1,000, making \$6,000, to be applied to making families self supporting. Now we have heard in the past several days considerable about the excellent work done by our Provident Loan Associations and Free Loan Organizations. The Free Loan Society in New York, which is doing work of the most admirable nature, does its work for those who are partially submerged; that is to say, for those who are not so far down but that somebody has enough faith in them to guarantee their loans. They can find somebody to act as an endorser for them. The free loans that are made by us are made for those who are totally submerged—those who have not a friend left, or whose friends, if any, are of the same class. With this \$6,000, which we received in 1900 and the early part of 1901, we established 73 families in business, and

there were returned to us by the families \$185. About one-third of these 73 families became self supporting. The balance either were unsuccessful or were lost sight of by us, but very few of them have since come back to us for assistance. This was the first attempt on our part in this direction, and naturally our work was accompanied by a great many mistakes. Not so many, however, but that the good friend who gave us this \$6,000 in May, 1901, gave an additional \$5,000, and in December, 1901, an additional \$2,500, making \$7,500 further that we were to spend in this endeavor to make families self supporting. Of this amount we have spent \$4,100 in establishing 51 families. We have used \$169 in the expense of establishing these people and looking after them. We have had returned to us from this \$4,100, \$470, as against \$180 returned out of the first \$6,000, and the present status is that of these 51 families, fifteen were established so recently—that is to say, during the past two months—as to make it impossible to base any calculation upon them. Of the remaining 36, 14 are distinctly successful; 11 are not successful, and 11 are doubtful. It does seem as though we might reasonably say that of our latest ventures, 50 percent were distinctly successful; and when we consider that the people with whom we have had to deal were those who were so thoroughly unsuccessful before as to be among the penniless and friendless, we believe we may well feel we are doing good work, and that our munificent friend has made a very good investment. The special agents to whom I have referred have been investigating some of our most prolific causes of trouble. One of these causes with us, as with others, is wife desertion. And we have here a most comprehensive report, which I do not propose to read to you, covering 126 cases. All I propose to take out of this report is this statement, that of 126 cases of wife desertion that were investigated by our special agent, 33 cases have, by reason of such investigation, been made independent of the United Hebrew Charities; 12 by reason of the husbands having returned of their own accord; 6 by reason of having been reunited by the United Hebrew Charities; 4 by reason of the arrest of the husband through the instrumentality of the United Hebrew Charities; 4 by reason of the assistance given by the United Hebrew Charities; 7 by reason of having been discovered to be fake desertions, and not desertions

at all, and so on. Thirty-three of 126, that is to say, in round figures, 30 percent of the desertion cases we find, by this investigation, can be taken off the roll, and the great value of this investigation, therefore, is to show us there is a means of relieving the public from the strain of bearing the expense of caring for these families, at all events to the extent of 30 percent.

We have made an investigation of tuberculosis through a special agent, who has had in hand 90 cases, 40 of whom are being visited regularly by our agent, who advises these poor people what they should do and what they should refrain from doing; how they should live in order to better their own physical condition, and, what is probably far more important, how they shall live in order to prevent spreading the contagion of the disease to other families. Of these consumptive cases, 4 have found positions through our employment bureau; 4 have been started in business; 1 sent to the Denver Hospital; 4 have gone to Europe, and various disposition made of others. But 40 of them are now in the hands of our investigator, who is teaching them how to live properly, so that they may make the best of their unenviable surroundings. We had in the month of March 327 cases that had never been inside our doors before. We wanted to know why these 327, who had never been to us before, came to us now. We made some inquiries to get statistics, of which I shall not trouble you further than to give the percentage of sickness. Of 117 who had been in this country less than one year, 13 came by reason of illness. Of 95 who had been in this country between one and five years, 19 came by reason of illness. Of 115 who had been in this country over five years, 38 came by reason of sickness. Just let these figures sink deep in your minds. They are the most significant that I have given you. Of the 117 people who have been in this country less than a year, 12 percent are disabled by reason of sickness. Of 115 who have been in this country over five years, over 35 percent are disabled by reason of sickness. And to prove the accuracy of the figures, of 95 who have been in the country between one and five years, 19 percent are disabled by reason of sickness. What does this mean? This: that the men who are able to live in all the horrible conditions in which they must live in the pale of Russia, are able to live there in reasonable bodily health until they arrive on these shores, and

if they were not in reasonable bodily health at the time of their arrival, they would not be admitted under the immigration regulations. Among those who have been living five years under the free and glorious flag of America, we find that destitution brought about by illness has increased from 13 percent in the first to 35 percent after the fifth year; and I suppose that if we carried our figures on a little beyond the fifth year we would find less sickness because culminated in death. Think of it. These men who come to us with hope high in their hearts; come to us because they want to avoid the persecution which has driven them away from home; come to us because, as Mr. Levi said on Monday, there is behind them an irrepressible force which compels them to come—these men come not to life; they come to death. This problem with which we are dealing, bear it in mind, this problem is not a problem of figures. We are dealing not with cases, but with people; we are dealing with live men and women, with live men and women and children, and we are dealing with them as, before God, we would not deal with cattle. I do not believe that the Jews of the United States know what they are doing. I do not believe that the men and women whom we know to be humane men and women, men and women who love their children, who love their kind, would knowingly be guilty of the enormous crime of which they are guilty. Mr. Levi told us the other day of a little girl who came to sell a paper at 11 o'clock at night in a cafe. A little girl. Thousands of little girls! You, my friends, in Chicago, my friends in Philadelphia and in Pittsburg, do you think you have a problem? Why, you are not in the kindergarten. We have a problem. We have a problem because you are not doing your duty. We stand here at the seaboard and say to every immigrant, forced here as they are: "God bless you; we are glad to see you," and until the very last man comes who wants to come, I, for one, shall say with my associates, "We are glad to see you." But that is not all. We stand here at the seaboard, but we of New York can not take care of the whole United States. You have got to do your duty. You have got to recognize that these people are as much your brothers, your sisters, your children, as they are ours, and unless you do, unless you do so recognize them, I don't know, nobody knows, what may happen. You have heard about the Ghetto in

New York. I suppose, perhaps—I want to make a liberal statement—I suppose there are perhaps 50 of us working in Jewish charities in New York—I do not mean in the United Hebrew Charities, I mean all the organizations together—I suppose there are 50 of us who know something about the Ghetto; who really know what the Ghetto means. And then there are lots more who talk about it without knowing. And then there are thousands more who only heard there was a Ghetto when they read in the newspapers about the red-light district. We who think we know do not know. You can not even faintly apprehend what the real situation is. This Ghetto which has been described to you as being that part of the city which lies between Houston and Henry Streets, and between the Bowery and East River, covers in extent about one square mile, and contains as many people as the city of Detroit. Now it ought to be the privilege of those people to live in such a God-blessed space as this city of Detroit has. But, instead of living as these people live, with sunlight and with trees and with fresh air, they live—they do not live; they are packed away like raisins in layers, and packed down hard so as to make plenty of room for those who are to be packed on top. That is barely a metaphor. That is almost the literal truth. Imagine putting 300,000 people into one square mile. Imagine what that means. I am not going to discuss the financial side of our troubles. Financially, if the rest of the country is not prepared to help New York, New York will carry that burden. We have rich men to whom we can appeal, and we have men not so rich who will help, and I do not propose to discuss the financial side of this question at all. But while we can carry the financial burden, we can not carry the hygienic burden, we can not carry the moral burden. We can, with money, relieve the actual hunger, but we can not, with money, relieve the physical conditions, because the amount of money required to relieve the physical conditions in the city of New York is absolutely unobtainable in the whole country. And we can not, with money, relieve the moral conditions. And therefore it is that I come to you and ask you to do your share, to take the message home to your people. These people, the men and women, are men and women many of them of the highest type intellectually and morally; many of them men and women who would put our own

children to shame intellectually and morally, with children growing up, who see the future to which we are forcing them. Mr. Pels told us yesterday of the new restrictive law in Roumania. Unfortunately, there were very few of you here at the time he read his paper, and I will briefly restate what he stated. The Roumanian Government has passed a law prohibiting certain trades, being those in which the Jews were engaged, from being followed by foreigners, and all Jews are foreigners in Roumania, although they and their ancestors have lived there for hundreds of years. They have passed a law preventing certain trades from being followed by foreigners unless the home government of such foreigners permits Roumanians to follow the same trade in such home government. Since there is no home government of the Jews, and since Jews are foreigners, it is, without being expressed in words directly, absolutely a prohibition on the trades heretofore followed by the Jews, so that they can no longer follow them in Roumania, and this law is to go into effect on the first of June. That means that there must of necessity come a large number of Roumanians to these shores, and, as I said before, so far as we are concerned, we want to extend to them a cordial welcome, and to say to them "God bless you." But shall we sentence them to five years in the Ghetto, because we know what five years in the Ghetto means? We know ten years in the Ghetto means imprisonment for life, because that is practically the end of the term. Shall we sentence them to imprisonment in the Ghetto at all, or shall we open out to them the broad and glorious space of the West? We have in New York, out of five Jews, four Russians, or Roumanians, and one German or American. The other day a gentleman present here in the Conference said to me, "We want some of that Baron De Hirsch money in our city." I asked him, "How many Jews have you?" He replied, "eight thousand." I said, "Very well, when you get 24,000 Russians and Roumanians alongside of your present 8,000, you will have the right to ask some assistance from outside." Now, I wish you would take that message home to your people. You who have a native or a German population of 5,000, get 10,000 Russian and Roumanian Jews out of New York. You who have 50,000, get 100,000 out of New York. Help us to open up that Ghetto; help us to open up that Ghetto so that these men and women whom we



are inviting here,—because we are inviting them in so far as we are not prohibiting them,—so that these men and women may live. If your Charities Conference is not a mere occasion of getting together to hear yourselves talk; if this thing is in your hearts that is on your lips; if you really love your fellowman, as you say you do, for God's sake open up that Ghetto. Give us the chance, give us the chance to make men and women of these human beings; give us a chance to put them on their feet. I do not want to rant, but this thing is too deep in my heart; I am too full of it. I cannot speak further.

*Chairman Senior.*—Mere words seem entirely out of place after this appeal. There is hardly a dry eye in the house. It is the pathos of the Jewish question. I will not ask for any discussion. I will only hope that we will bear in mind what the speaker has said, that if this is not merely a social occasion, that if this is not merely a gathering at which we come to hear each other talk, to discuss petty matters, every one of us will go home with a high resolve to aid as best we may and to the extent of our ability, the noble work of our coreligionists in New York. (Applause.)

*Mrs. Pisko.*—I would like to ask Mr. Sulzberger if one great trouble is not in those people themselves, in getting them to leave that sort of life?

*Mr. Sulzberger.*—I want to say, although it has been said before, that the Jewish Conference of Charities has made an arrangement and agreement whereby people are not to be sent without the consent of the communities to which they are consigned. Now, personally, I tell you very frankly, I would tear that agreement up without anybody's consent. As a matter of fact, we have been waiting for consent, and the consequence is we are open only to receiving and not shipping. I don't know how many we could send; but what we want first of all is to have you people tell us you will take them and we will struggle with the other problem, how to get them to go. Up to now, our hands have been tied by this agreement that has been made. Whether you rescind that agreement or not it will break itself up because circumstances are bound to break it. But give us your consent to take and we will send what we can. We are glad to have you take them as our friend in Pittsburg has; that is to say, not to select them. That is really the thing we can

not do—to select and keep the remnants—because every community can bear a certain amount of those that are not up to standard. But if we drain off the ghetto and keep the bad, we still have the worst condition. You have got to take them the way they come.

*Dr. Leucht.*—Mr. President, Mr. Sulzberger in his exceedingly pathetic address said that in the great city of New York there are perhaps fifty only that know the true condition of things as they exist in the ghetto. How can he expect that the country at large, from the Atlantic to the Pacific should know the situation in the city of New York? What chances has the country to understand and comprehend that very pathetic situation, and how much is needed for help? Mr. President, it is very well to come to these few representatives that are assembled here from a few cities and have them go home and tell their people what they have heard of the terrible situation that threatens our country and, in fact, does exist already. Something has to be done, and some practical method must be adopted to acquaint the country with the true condition of things. How can it be accomplished? Believe me, ladies and gentlemen, not by hirelings that are paid to go out to our communities and tell in few words the condition. Some sacrifices, ladies and gentlemen, must be brought to bear. Men like Mr. Sulzberger himself, generous and unselfish, must go out into the country and tell the people what is required of them. Believe me, Mr. President, if a man like Mr. Sulzberger would go to the large cities of the United States and speak in such eloquent terms and in such a pathetic manner as he has placed the subject before you here, I have illimitable confidence that the Jews of America would come to the rescue. I would like Mr. Sulzberger to stand before a community in the city of New Orleans, as he did today when he nearly broke down here and could not speak another word, when his silence was far more eloquent than his words—(applause). I can easily see the result should he speak thus to the people down South, who know nothing whatsoever about it. Now, Mr. President, I am not going to take up any time. I would not have spoken at all if I had been impelled by my own feelings, but I do claim we should do something to bring this subject before the country, to send out the proper men, who are identified with the charities of New York to go out and speak; and I know enough about the history of my people

to know that there will not be one community that will not come to the rescue. (Applause.)

*Rabbi Rypins.*—I am not going to make a lengthy speech this morning. I wish to emphasize what Dr. Leucht has said: there is no willingness on the part of the small Jewish communities throughout the West and South to receive the Roumanian Jews. There is a woeful lack of organization, and when a problem of this sort confronts a community of the size I represent, the whole burden falls usually upon the rabbi. And even though the rabbi be strong yet he is human and with limited powers, and has other obligations besides taking care of Roumanian refugees. For the last two years I worked zealously to bring Roumanian refugees to the city of St. Paul. We placed there at least thirty-five people, and I assure you that it required immense work on my part to do it. Not so much to place these men, but to receive them, to find lodging for them, to see business men who will employ them, to settle their quarrels with bosses, to pet the bosses, rub them down whenever they don't do the work right, go to the bosses and tell them: you must be patient; you must do this and that. One man can not do it. What we need is men of the calibre of Mr. Sulzberger and Mr. Levi to come to communities like St. Paul, Minneapolis, Milwaukee and others, and gather the Jews of these communities, organize them into committees, into bureaus, into systems, so that this question can be handled logically, and we will have no difficulty in placing refugees anywhere. I can use at least thirty more in St. Paul. But I personally can not do the detail work, because my congregation will soon find out I am not attending to their work. Let some representative Jew come to St. Paul and waken the enthusiasm of the people—they need no enthusiasm—but organize them and have a secretary, paid or volunteer, who will attend to the details, and your humble servant pledges himself here before this august assemblage to do all in his power and to devote every energy at his command to forward this great work.

*Mr. Pels.*—I come from a city, a seaboard city, Baltimore, and I want to say, Mr. President, on the subject now before us that it is one of the utmost importance, and I think we ought to discuss it a little longer. I want to say for Baltimore that in the year 1881-2 we received as many, proportionally, of the Russian

Jews as any city in the country; that the citizens went out from morning until night for three months and longer and secured homes, and did everything in their power to make those people feel at home. Not only we did that, but representative men of our city had to give personal bonds for many of these people, or they would not have landed. We had to intervene with the authorities in Washington to see that those people could land. They were refused admission to our shores. Now we have today a community of 40,000 Jews, half of whom are Russians, and we have done by them as well as any city in the Union in proportion to population. This question of the Roumanian immigration is one that ought to interest us, as Mr. Sulzberger has very properly stated, and it is very important for this conference to do something that will show us the way. We used to get \$500.00 from the Baron de Hirsch fund for those people. What do we get today? The paltry sum of \$200. Many members of our committee had to resign because we could not get the money. Now I would like to say if there is a fund in New York to help us help these people, for God's sake, see to it that we get some of it. If this immigration is coming I think it is proper that the means shall be provided by which we can help these people and do all we can to make them good and helpful citizens, which I know we can do; and I agree with the gentleman who spoke last that there should be men to go through every community in this country to bring the situation before them, to see that these people are taken care of when they do come, as come they must and come they will.

*Mr. Berkowitz.*—I just wanted to say a word in regard to the experience of a western city on this proposition of helping to clean out the ghetto. At the convention of the B'nai B'rith, held at the city of Denver, two years ago, our members came home fired with a determination to do something, because Mr. Leo N. Levi arose in the convention and said: Gentlemen, it is your business. And that was the first thing we knew about conditions in the New York ghetto. I do not suppose that we differ in Kansas City from other cities of like size. We are not different in wanting to do our share and to help to carry those enormous responsibilities of the Jews of America. I recognize the force of what some of the gentlemen have said, that men of strength and power and

eloquence and force should go out in the communities and tell them of the conditions and ask them to lend a hand. There are Jewish newspapers spreading the gospel of those conditions—or are they hiding them under a bushel for fear the world might learn of the conditions of our Jewish families. Let us look under the cover and let us tell our Jewish press if they do not recognize the importance and the responsibility that lies upon them that this information must go out first through their papers to the people in the outlying districts, not in the larger cities, because they have their full quota of the responsibility; but in the smaller communities. I am heartily ashamed of the little work we have done in Kansas City. Mr. Levi said yesterday to me that we did very well, but I say it requires great qualities of bravery on the part of the men who are receiving fifty thousand a year and are satisfied if the country outside take off their hands twenty-five hundred. I want to say we must clean the ghetto. It is up to us—to us, the representatives of this whole country, to take this message home, and if we can not have Mr. Leo N. Levi and Mr. Sulzberger to do the talking for us, let every city send out its missionaries throughout the South and West, around the dozen cities represented here today, and let them give the Jewish people of this country an idea of the conditions that must be met.

*Mr. Rubowitz.*—Mr. Sulzberger was very interesting in every particular. The first point he spoke about was the working room, of which I would like to say something. We have also a work-room in Chicago. We have introduced in our work-room the making of neckties. We try to make our work-room a real work-room. That is to say, that every woman in that work-room shall learn how to work. We have graduated six or eight women, some of whom came of their own accord and told us, we do not require your assistance any further; we can make a living for ourselves. Now, that, I think, is a great deal. The question which is uppermost does not seem to be to take care of the immigrants, because during the year of '91 and '92 we took care of all the immigrants. The question now seems to be with the ghetto at New York, which is overflowing, and New York people would like the assistance of the South and North to help them take care of the overflow. We are in the same boat in Chicago. If New York has 300,000 Jews in the ghetto, we have 100,000. I had a New York

gentleman, a young man, for whom I have a great deal of respect, last week in the city of Chicago, and I went around with him to show him our ghetto. He told me that Chicago, he was convinced, had a ghetto proportionately like New York, with this difference—we had plenty of air and plenty of light in Chicago, which they do not have in New York. But I ask you, ladies and gentlemen, that when you think of New York also think of Chicago, and remember that we have 100,000 Jews in Chicago.

*Chairman Senior.*—We will now proceed to the question of "Transportation."

#### REPORT OF COMMITTEE ON TRANSPORTATION TO THE SECOND CONFERENCE OF JEWISH CHARITIES, AT DETROIT, MICH.

MAX HERZBERG, CHAIRMAN.

When the organization of this Conference was effected in Cincinnati in 1899, those who were present at that meeting agreed that if there were no other valid reasons for a union of Jewish relief organizations, the formulation and construction of a series of rules governing the question of transportation of dependents would be sufficient. And if this Conference had done nothing else the rules that it adopted and which have been enforced and followed by the different constituent societies would be ample justification for its existence.

Theretofores, the relief societies of the different cities had been frequently engaged in epistolary warfare over some poor unfortunate, whose right to refuge and relief was denied and disputed, and much ill-feeling was engendered, not only among the organizations, but in some instances between the officers of such.

Frequently, a man out of employment and believing that another city offered better opportunities, although without any tangible evidences of such chances, made application for transportation, and, without any investigation, was readily granted tickets by the society of the city in which he lived, whose officers were only too glad to relieve themselves of one who was either a dependent upon charity or, by reason of his lack of employment, likely to become so.

It is the natural desire of the individual to better his social

and economic condition and, in furtherance of that desire, to move from place to place to seek a proper market for his energy and ability. Of course, the right of the individual must not altogether be disregarded, and if a favorable opportunity is presented the chance to improve it should not be denied to him. It was, however, this encouragement of what, in most cases, proved to be a fruitless search for better conditions and merely a transfer of a burden from one city to another, that was sought to be prevented by the transportation agreement.

There is no reason why a person should be sent from one city to another without some inquiry being made as to the opportunities presented. There are, of course, instances in which a change would prove beneficial to all concerned. The individual who has become accustomed to receiving alms, to get his daily bread without having earned it, relaxes his individual efforts to make his own living, and gradually, but surely, becomes pauperized, loses his sense of independence and then it may be wise to aid him and encourage him to explore new fields.

However, such efforts should not be made at the cost and expense of another community. Such instances gave frequent cause of complaint, due to the fact that societies lent too willing ears to the pleas that in some other city work might be found, and that it was unjust and inhuman to deny to any man the opportunity to better his condition, and that even the faintest chance should be grasped at rather than that the applicant should continue in idleness and eat the bread of charity.

Frequently an applicant for transportation who had a valid claim for such form of relief, was obliged to tell his story in a dozen different cities en route to his destination, because the organization in the city from which he started did not care to assume the entire expense of his trip and felt that it ought to be divided among as many as possible, which belief was generally shared by the city next in order. I know of a case in which a person living in a western city and desiring to get to New York and from there return to Europe, was provided with a letter of introduction and a ticket to the nearest large city, and this letter was vised by at least eight relief organizations of different cities who passed him on from one to the other. The trip to New York direct would have taken him no more than thirty-six hours, but

in this manner he was detained more than ten days, compelled to hunt up the officers of societies in each town, to beg his daily bread and to rehearse over and over again the story of his sufferings.

Another bone of contention between the societies was the case of the woman seeking her husband with the intention either to punish him or to persuade him to return to his home and provide for his family. Such women usually failed to accomplish either of these purposes. The failure to punish was due generally to the defective legislation in most of the cities of the Union, which do not make family desertion a misdemeanor. The wife who follows her husband to another city to punish him generally learns that when she has him arrested the Court makes an order against him for support, which order he dutifully recognizes by moving to some other city, where the performance might be repeated if she be successful in the game of hide-and-seek.

It was equally futile by reason or tears to bring back the deserting husband. The man who can abandon wife and little ones to want and privation is likely to listen unmoved to pleas of duty and honor, and, finally convinced of the futility of her efforts, the unfortunate wife is obliged to go to the society for aid, either to remain and become a burden indefinitely, or to be sent back to the city where she was originally furnished with transportation. The evils of family desertion can not be remedied by giving tickets to the wife to hunt her recreant husband, not, at least, until adequate legislation is provided that will enable the courts to deal effectively with the offender after he has been arrested.

Not only the deserted wife, but the wife sent for by the husband unable to support himself, was another frequent source of trouble. The man, believing he could support his family upon the same amount that it cost him for board, wrote to his wife and the society to which she applied was generally only too pleased to grant the transportation, and the family, arriving at this new destination without adequate provision for maintenance and support, gradually, but surely, became a burden upon that city.

The foregoing are a few instances of the many cases which disturbed the serenity and harmony of the Jewish charitable organizations of the United States. The ready and instant adop-



tion of the transportation agreement was an evidence that these matters had engaged the attention of all those who were actively interested in the work of charity organizations.

The executive committee of the Conference, desiring to ascertain the measure of success that the rules had obtained, sent out a circular letter to each of the constituent societies, in which the following questions were propounded:

1. To what extent has your organization observed the rules?
2. What infractions of the same have come under your notice; if any, whether by members or non-members of the Conference; and name of organization?
3. What action have you taken in reference to such violations?
4. Have your expenses for transportation increased or decreased; and in either event, was such increase or decrease the result of these rules?
5. There being practically four classes in connection with which these rules are to be observed: (a) those desirous of bettering their condition through employment, etc.; (b) those wishing to improve their health or physical condition; (c) newly-arrived persons or families desiring to be forwarded to friends or relatives; (d) wives in search of truant husbands; what has been the proportion of such cases falling under your notice, and what has been your experience in regard to same?
6. Generally, what has been the effect of the operations of these rules, first, as far as the organization is concerned; and second, as to the beneficiary or applicant?

Answers were received from societies representing the following cities: Baltimore, Md.; Buffalo, N. Y.; Cincinnati, Cleveland and Columbus, O.; Dallas, Tex.; Denver, Colo.; Galveston, Tex.; Los Angeles, Cal.; Milwaukee, Wis.; Montgomery, Ala.; New York, N. Y.; New Orleans, La.; Peoria, Ill.; Philadelphia, Pa.; Pittsburg, Pa.; Rochester, N. Y.; St. Paul, Minn.; St. Louis, Mo.; Salt Lake City, Utah; San Francisco, Cal.; Washington, D. C.; and Wheeling, W. Va.

The almost unanimous tenor of their replies was in favor of the agreement and its continuation.

In answer to the first question nearly every one of the societies asserted that they had faithfully observed the rules. Peoria, with perhaps an exaggerated idea of conscientiousness, com-

plained that the exact observance of the rules was an impossibility, but that they had done the best they could. San Francisco also reported that they could not strictly adhere to them, as in very many instances they furnished transportation to people for whom they could save some money by securing tickets at charity rate.

In answer to the second question there were very few instances of infractions of the rules by members of the Conference. There were many replies indicating that cases had come under the notice of the societies in which the offending cities were not members of this conference. Los Angeles and Denver both reported instances of infraction by members of the Conference. These are both cities to which people in search of health and renewed vigor are generally sent, and it is only too likely that the rules are not as rigidly enforced where life itself is at stake. In the cases referred to by Los Angeles, the infraction was reported and referred to the societies concerned, and in one instance, at least, the money which they were obliged to expend by reason of the violation of the rules, was refunded to Los Angeles. Denver referred one instance to the executive committee for adjustment; but inasmuch as the city complained of was no longer a member of the conference no effective action could be taken.

Nearly every society reported that its expenses for transportation had decreased within the last two years, and without exception in such cases they attributed that result to the adoption and enforcement of the transportation agreement.

Most of the cases for transportation coming to notice of the different societies were those who were desirous of securing employment and bettering their conditions in that way, with the exception of the Texas cities, Denver and Los Angeles, whose cases fall under Class B—those wishing to improve their health or physical condition.

Most of the societies have had, by reason of the increased immigration, a number of cases falling under Class C, but all report a great falling off in those applicants designated as Class D—wives in search of truant husbands.

The unanimous verdict of the different societies is that the rules have proven beneficial not only to the organization, but what

after all, is more important, to those in whose welfare the organization is interested.

In answer to requests for suggestions or alteration and improvement of the agreement, there were none submitted which your committee recommends for action. We believe that the rules as they are at present constituted while they may be by no means perfect, are, nevertheless, such as, if properly enforced, will answer all the requirements of the situation. There are no means of compelling the various societies to live up to these rules, but if the experience of the past two years is any indication as to the future, your committee believes that a distinct advance will be made in the problems that confront us all.

We are all working for a common purpose, and although miles may divide us, there is very little difference in the character of the work and the people whom we all are endeavoring to help. Those whom we assist in the East should be subjects of interest to their coreligionists all over the United States. If this Conference has had any value, and if it is to attain permanency, we must outgrow any local or selfish considerations and be brought to realize that the welfare of one is the concern of all, that there is no reason why Philadelphia, New York and Baltimore, because of their geographical situation, should have greater burdens thrust upon them than other cities equally as able to share in assisting the suffering and relieving distress. Especially must it be the duty of this Conference to impress upon those who reside in the smaller towns of the Union that they have responsibilities which they have no right to shirk.

Many complaints have reached the committee that persons assisted by the Roumanian Relief Committee of New York, the Removal Office and other organizations, have drifted into other towns than those to which they were originally sent, and in that way, became burdens upon the charitable societies.

This Conference had no jurisdiction over the Roumanian Relief Committee and could not dictate its policy nor supervise its operations, but, from some knowledge of the herculean task imposed upon that organization and of the difficulties under which they labor, the wonder is not that some complaints have been made, but that so few should have reached our ears.

If any alteration or changes are to be made in the question of

transportation they should be directed especially in two lines: first, those affecting the rights of the eastern cities to furnish transportation to recently-arrived immigrants who have acquired no settlement; and secondly, a more rigid accountability to those cities where persons are sent in search of health, particularly to Denver and Los Angeles.

The Committee has no recommendations to make, but merely advances these thoughts for your consideration.

There seems to be some complaint that investigations are not promptly made, and that the telegraph is not resorted to more frequently. If an applicant should be sent away the relief ought to be accorded promptly to be of any advantage to him, and we ask from our members a more hearty cooperation in the matter of investigations made for other cities. Requests have also been made for revision and enlargement of the code; and we believe that this might be advantageously done.

*Mr. Sulzberger.*—I move that the Executive Committee be directed to modify the rule in reference to transportation to conform with the suggestion made by Mr. Herzberg.

The motion was seconded.

*Chairman Senior.*—It is moved by Mr. Sulzberger that the Executive Committee be authorized to make such modification of the transportation rules as they may deem fit, in conformity with the suggestion made by Mr. Herzberg in his paper. As I understand, it is desired to give to the Executive Committee such latitude.

*Mr. Sulzberger.*—That they shall formulate the rule in accordance with their own judgment.

*Mrs. Pisko.*—I would like to ask whether the Removal Bureau has done anything in any way upon this subject?

*Mr. Levi.*—Not along the lines in which the Removal work has been accomplished.

*Mrs. Pisko.*—This work is likely to be continued by the Removal Bureau of New York. It is true that there have been a few complaints as to the Removal Bureau.

*The Chair.*—Many?

*Mrs. Pisko.*—Not a great many; but it has nothing to do with this conference in the first place. In the second place, the work of removal is likely to be continued by this Removal Bureau and

not by the constituent societies of this conference, and let me tell you, in this Conference we have got to consider the greatest good for the greatest number. And our transportation rules must work the greatest good for the greatest number. It seems to me that the removal of immigrants from New York in the first place does not come at all under our Conference rules. It is the very keynote of the Jewish charity question of this country, and I do not believe it is necessary to change the transportation rules of this Conference on account of that particular kind of removal. That will be done just the same outside of this Conference. And one more thing I want to say in connection with this subject: People have come to me and have said: here we are handicapped; it is utterly impossible for us to send people who we know will be all right, simply because that city won't say we may send them. Why don't you take it upon yourselves to send those people, and if they become a burden, be prepared to shoulder the burden? You can do that any time.

*Mr. Rubowitz.*—If you allow New York, Philadelphia and Baltimore to send new arrivals wherever they want to, they will simply do it. They will ask the immigrant, Where do you want to go, St. Louis, Cincinnati or Chicago? and they will be sent there. I say, then, it is well to think before you vote.

*Mr. Mitchell,* of Boston.—Boston has deliberately broken the law, and I doubt there has been one complaint made against Boston. We must not forget one thing and that is that New York is not doing all the work. It is also Philadelphia and Baltimore and Boston. What are you going to do with a family of children living in Boston whose parents are in San Francisco? Are you going to send these families to their relatives? We have broken the law, and I am proud to say we have, and we shall do it again. The Jewish community all over the world is one, and every city is the same, and we must help each other. One provision should be made in that law, that only such families should be sent as have letters to their relatives and friends, so that provision should be made for them.

I would suggest this: that you consider the seaports of this country have arrivals every day or every week, and that this law is too strong; and I hope the change as suggested by the Chairman of the Committee will be accepted.

*The Chair.*—We have a motion before us, and that motion is to give the Executive Committee a certain amount of latitude. Are there any further remarks on the question?

*Dr. Leucht.*—I think it is one of the most dangerous motions ever offered. What they want to reach they will never reach in this way. It means to authorize the gentlemen in New York to send anyone they please, to any community, without asking that community whether they want them or not. Grant that it will succeed. What will be the consequences? That the communities in the country will rebel against them and return them, whether they want them returned or not. The rules so far adopted have worked admirably. Now we are better informed. Give us a chance to go home and speak to our people the truths. I think this motion should be voted down, because it is exceedingly dangerous.

*Mr. Lowenstein.*—It seems to me that while the Conference is listening to the addresses of the gentleman from New York, their ideals and their hopes, we feel we should go back and tell our people of the situation in New York and do our best to elevate it; and yet at the same time we refuse here to allow our Executive Committee to take any steps to do anything for the accomplishment of this purpose. This amendment does not contemplate dealing with residents of New York. The amendment does not allow New York to send out the resident poor to other cities. All that it is desired to accomplish by this amendment is to allow New York to take such steps as will meet the conditions of the new arrivals. It seems to me if this amendment be passed with proper safeguards, there can be no objection, if we are sincere in our desire to help New York. Some provision should be made to instruct New York to notify the communities where the immigrants are to be sent. With proper regulations I see no reason why we could not adopt this amendment.

*Mr. Bijur.*—I do not believe technically that it makes the slightest difference whether this amendment is carried or not. But it is of considerable importance to this Conference and to us in New York whether the spirit that actuates this amendment be carried or not. New York is not bound by what is done by this Conference, though the United Hebrew Charities is, and has been and will continue to be. And the gentlemen who have been in charge of the removal work in the city of New York, such as it

is, feel that they are morally bound by these transportation rules, and they have done nothing to violate either the letter or the spirit of those rules; but neither this Conference nor anything can prevent any group of men in New York or elsewhere from sending people out of New York, Baltimore or any other place to any other city in these United States.

*Dr. Leucht.*—Do you mean any organized body?

*Mr. Bijur.*—Any organized body—yes.

*Dr. Leucht.*—We have state laws to deal with that.

*Mr. Bijur.*—This amendment virtually brings up here the question whether or not the members of this Conference are going to try to do something positive, affirmative and aggressive to solve the difficulty in New York, which is the difficulty of the Jews in the United States. I think that has not been seen through this question. There are two questions in New York. There is the question you have in every city and throughout every community in the United States, the question of your taking care of your local poor and of doing it in detail, what is called in farming, intensive work. We have that in New York and we are doing that. That work is represented by the United Hebrew Charities and all the other institutions not found in other communities. But that is simply our problem, as it is your problem.

If the institutions of New York wanted to deal with the poor and dependent and infirm Jews who are now in New York, they would have to be five times as large, and they could not do it anyhow, as long as they live in that square mile of territory. The problem of transportation is the problem, and it is no more New York's problem than it is Cincinnati's problem, or New Orleans' problem or San Francisco's problem. Now, how are you going to deal with that problem? Are you going to set up an artificial rule and feel yourself technically bound by it? If you do that, as well go and say we are not going to do anything to solve the problem. If your transportation rules did what they were intended to at the time they were passed, it is changed now. We understand the situation better than then, but if they are intended to cover the evil they have aimed at, keep them for that purpose, namely, don't let any relief association send its dependent poor or paupers, or the people who are in any way unable to get along, to any other place and force them upon any other community.

Any institution that does that ought to be ashamed of itself, and I sincerely believe that not one of the institutions represented in this conference ever has done that knowingly. Now, that rule is intended to cover that particular evil; but the point we from New York are trying to drive home here is that there is a question and a need altogether apart from the local relief done in New York. Now, you have heard a great deal about it, but if I may have your indulgence, I feel this subject so deeply and my colleagues feel it so deeply, I trust you will indulge me a few moments. The question we have to deal with is this: You have millions of Jews in Russia and 300,000 Jews in Roumania who are not permitted to live there. They are not permitted to live. They have got to get out. I do not believe you know to what extent the restrictions upon them go. It is not persecution. They are forbidden to earn a livelihood. Their children can not go into the schools; their sick can not get into the hospitals. They have got to get out.

*Mr. Rubowitz.*—I would like to ask a question: Is it so in Russia as it is in Roumania?

*Mr. Bijur.*—I have never been in Russia, but I have been told that the feeling against them is so bitter that even an American Jew, born under the American flag, can not travel in Russia. I think a country that thus treats an American Jew makes it pretty difficult for a Russian Jew to live. Now, these people do not buy through tickets. They go to the place cheapest to get to and that is New York. They must get away; they can not get to Paris. The invitation to live in Paris during recent years has not been so cordial. I know there are places in Central Africa they might live and possibly in Australia, but I do not think the conditions are good or the soil fertile. They seem to think that the United States is about the best place for them to live in, and they come to New York and haven't any money to go further, and that is the reason they come to New York and the whole seaboard. New York is only a term for the seaboard. If they had money they would go to all the other places in the United States; but they land in New York because they have not the money to go further and they have been landing there for the last twenty years. They are still landing there, and they can not get out. I know there are certain attractions there, but the real truth is they haven't the money to go further, and that is the reason they stay with us.



Now comes the question: Are you going to let them soak there; are you going to let them rot there, for that is what they are doing—rotting, physically, mentally, morally, notwithstanding all the little scratching on the surface we are doing with our little local help? Are you going to let them rot there, or are you going to help us get them out? I appreciate much the invitation extended to Messrs. Sulzberger and Levi to talk about it in different parts of the country, and I am sure there are a dozen of us willing to do it, but invite us, go home and ask people to come to you, to explain the situation. New York does not like to be put in the condition constantly of being asked whether it is trying to turn their dependent into other cities. Help us to solve the question. Do not help us by letting us send eight or ten selected people once a month. That is a very good thing, but just think of the fifty thousand people that are landing in the city of New York, of the 800 that have landed there now since this conference has been in session. Eight hundred Jews out of Russia and Roumania have landed in the city of New York and all of you together are now taking out of the city of New York ten or twelve or fourteen or eighteen; what does it amount to? Nothing! You have got to arrive at an appreciation of the seriousness of this question. Here are 300,000 or 400,000 of them who have been denied every right of manhood and womanhood, who have come to this country as your forefathers and my forefathers, to get liberty and freedom and a chance to become self-respecting citizens, and when they get to the port of New York and want to get out of that sink of corruption that we have called the ghetto, they are met by a transportation rule. Rubbish! Leave your transportation rule where it belongs. Let it apply to the United Hebrew Charities; let it mean that paupers will not be forwarded from one city to another except under the rules you have; but when it comes to this other question let us understand each other, and let us understand that we are not going to set up any arbitrary technicalities to the solution of a question which today looks like the question in New York. But I tell you, for I feel that it is so, in the city of New York today is being tried-out the experiment of whether Judaism is going to live to carry out its mission or not. And if it fails in New York through the lack of appreciation of the solemnity and meaning of that question by the Jews in New York, as well as by the

Jews of the rest of the United States, it will be a sad day for all of us. Therefore, Mr. President, I offer this suggestion—I do it with a great deal of deference, because I came from New York—I offer this suggestion: that in addition to the amendment, which I hope will be passed, each member of this conference go back to his local community, and there organize a committee, capable and ready to cooperate with New York and that they communicate forthwith with New York to the effect that they will take from and through New York emigrants or the ghetto-dwellers, any paupers and any dependents as they come to New York, and within the reasonable powers of each separate community. In other words, when this conference breaks up that the members will not drop this question, but that each locality organize a separate committee capable of taking care of this question, communicate with Mr. Levi in New York, who will, I know, be only too ready to answer any further question. (Applause.)

*The Chair.*—We will have to put the question now.

*Mr. Mitchell*, of Boston.—I move you extend the time to Mr. Levi.

*Mr. Leon Levi.*—I agree with Mr. Rubowitz of Chicago, that this is not only an important question, but it involves the most important question that can come before the Jews of the United States, because it means, How shall we handle this removal problem? and I want to say this: I do not believe it is necessary to change the transportation rules of the conference under which we have been operating during the past two years, because while they have not been binding upon the Independent Order of B'nai B'rith, nor upon the Removal Officers of New York, I can say that they have been, in the main, faithfully and justly observed. I have urged upon every member of the B'nai B'rith throughout the United States to observe the transportation rules of the Conference; first, because they emanate from the Conference, and secondly, because they are wise in themselves. And they have been observed, in what I think is the right spirit. And it is to that end I understand that the suggestion has been made to incorporate in the laws of the Conference the suggestion contained in the paper of Mr. Herzberg. It has been very truly said to you that the work in New York is a double work, a double question. One is a local question appertaining to New York only, and the other is the

fact that New York has to endure the entire burden. Now, I want to submit this suggestion, and I want to see how it commends itself to New York and other cities which are approachable as seaports. I want to say just what I can accomplish within a week—that 25,000 out of 50,000 Jews who will arrive in the United States during the next twelve months, based upon the past experience, will reach the United States at Chicago instead of New York. I can raise enough money in New York in twenty-four hours to make it to the interest of the transportation companies to divert the traffic to Chicago, New Orleans or any other place where they can enter the United States. Now, if that were done and they reach Chicago instead of New York, I ask you in fairness is it a Chicago proposition when they arrive there? And if not, is it a New York proposition, because they happen to arrive in New York? Now, the answer to that question is the solution of this problem. If it is not New York's proposition, whose proposition is it? Let me tell you how I was answered. When St. Louis, Chicago, Cincinnati and other places protest against these refugees sent out from New York to different towns in the West and South, I ask them, shall we keep them in New York? Do you know the conditions here? They said, yes, we know the conditions in New York. Shall we keep them in New York? And they said, no; we recognize you are already taxed beyond your capacity, and that it is dangerous for any more to go into the ghetto. Now, I said what is the last alternative? Shall we go to Congress and ask Congress to exclude the Jews from the United States? and I asked that question of these cities. I ask it of you. Shall the United States close her doors against the persecuted Jews who are fleeing from Europe to the United States? Now, answer that question.

Answer—No! No!

And that is your answer and it is our answer. It is your business as much as it is our business. I will say another thing: that if the united relief societies represented in this Conference will appoint representatives and establish a bureau in New York to take care of the Jewish immigration problem for the Jews of the United States and become responsible for the solution of the problem, I will undertake to raise the money to run that bureau.

I have been invited and urged and beset to divert this tide of immigration to other ports. It is a fact that thousands of them went to Canada and through Canada drifted into the ports bordering on the lakes—Detroit, Chicago and other places. Who stopped that tide? New York. These gentlemen you have heard speak here today stopped that. We offered them inducements to keep them from going through Canada into the United States, because the cities bordering on the lakes did not have the equipment for this work. But it would be an easy matter to have this tide of immigration, these fifty thousand people a year, not come to New York, but go to other cities. I could see to it that thousands of them went to New Orleans or Boston or Philadelphia or Baltimore; and if we were to take a narrow contracted view and look only to the interest of New York and not take a broad survey to the interest of the Jews, we would do it. Now, I have referred to the connecting-link between the United States and New York, and I have always taken the position in New York as I do now, that it is a mere matter of education to make the Jews of the United States understand that this is their business as much as it is the business of the Jews of New York; but that they must measure up to their responsibility and not compel New York to resort to that drastic remedy which New York may be driven to of turning her back on the problem and seeing to it that these people who come to the United States come not through the port of New York. I contend that if the Jews throughout the United States do not see the situation fairly now, they can be educated up to it, and we have not yet come to the point where it is necessary for New York to take the selfish view other communities have taken, and I use the word "selfish" advisedly, for, with the exception of a few communities in the United States, a selfish spirit has been displayed. Where a mistake has been made by administrative officers they not only look with indifference, but with hostility upon the work; they have criticised it publicly and privately; they have criticised you gentlemen who are sacrificing your time and energy and means to this work of elevation, and I want to resent that.

It is the recognition of that fact which has brought me to my feet, and I say it not in indignation or anger, but by way of appeal to you, my friends, and I say I can demonstrate the justice of the appeal. There have been, for the last two years,

instances where people have offered this argument, and I have said, come to New York; come at our expense; go down two or three days into the ghetto; go and stand two or three hours at Ellis' Island, and then I have not a word to say. A gentleman from St. Louis came to New York and spent three days there, and he went back the most devoted and ardent advocate of removal work that perhaps exists in the United States today; and I say to anyone of you, if you will come to New York and see how these people are crowded there and how they are compelled to live, how they arrive, and observe all the circumstances connected with it, you will become convinced that this is not a New York proposition, and you will be derelict in your duty if you fail to take part of that burden on yourselves, as you would be derelict if you stood here and saw a poor human being starve before your eyes, and refused to give him a crust of bread. (Applause.)

*The Chair.*—We can not sit here all day and discuss this question, profitable as it may be, as the Executive Committee has marked out a program, and they have marked out more work than the Conference can do; and I must rule all further discussion out of order. The question now is as to the proposition submitted to give the Executive Committee further authority to amend the transportation rules, in such manner as they may see fit, as affecting the seaboard cities. On this question only members of the relief societies represented at this Conference can vote.

*Mrs. Pisko.*—May I ask whether this motion is simply to leave this question to the Executive Committee?

*The Chair.*—No; it is an authorization given to the Executive Committee.

*Mr. Rubowitz, of Chicago.*—I offer an amendment that it include Chicago.

*Mr. Bijur.*—We haven't mentioned seaboard cities. We simply say the rules shall not apply to immigrants—new immigrants.

*The Chair.*—This is the gist of Mr. Herzberg's paper; if any changes are to be made in the question of transportation they should be directed especially, first, to those affecting the rights of cities to furnish transportation to recently arrived immigrants who have acquired settlement.

*Mrs. Solomon.*—Before putting the question to vote may I ask that the line be drawn between those that have the right to vote and those who have not?

*The Chair.*—I have already defined that, that only members of the relief societies represented at this Conference can vote on that question. And each city has only one vote. The proposition is not definite in its nature. It merely gives the Executive Committee authority, if they see fit, to modify the transportation rules in accordance with the ideas laid down in Mr. Herzberg's paper. I now wish to have a quick vote.

*Dr. Sale.*—Before you put the question you have got to permit the delegations representing the various societies to get together and decide among themselves as to how they want to vote.

*The Chair.*—That is very true; and I hope they will get together right away.

*Dr. Sale.*—I take this position in the matter, that if the delegates are to vote upon this question intelligently they should not vote without a previous conference with their fellow delegates, having received no instructions whatsoever from their own constituent bodies whose representatives they may be. I do not wish to delay decision upon this question, but I believe it is the part of prudence and wisdom to delay this voting until the first thing this afternoon; and if you will permit me I will move the vote upon this question be deferred until the first business this afternoon.

*The Chair.*—It seems to be the desire to vote now, and I will call the roll.

*Dr. Sale.*—St. Louis has been mentioned here as being one of the cities against New York; but I believe it will become a new convert through the evidence that was obtained by one of our workers in St. Louis having been led through one of the ghettos in New York by Mr. Levi, and I believe it is due to our city to say that since that time this man, representing us in St. Louis, as well as others in our charitable organizations, have done their best towards helping the Committee in New York.

*Mr. Levi.*—I cheerfully testify to that.

*Dr. Sale.*—And we have placed 150 people in the city of St. Louis, who were sent out, and I want to say that heretofore the gentlemen who have shouldered this burden almost entirely, men from New York, have observed religiously whatever rules and regulations were adopted by the Charity Conference at its first meeting. Although some of them represented organizations that were

not bound to observe those regulations, they still abided by them and obeyed them, and I am willing to give my fullest confidence and unlimited trust, not only to the good judgment, but to the pure intentions and motives of those men who have asked a wider latitude in solving this problem which even they admit they can not solve and do not understand. But one thing they should be assured of; that is that all of us that are here today will give them our cordial support in whatever they find necessary to do to solve it. St. Louis, Chicago, New Orleans and all the larger cities are distributing centers for these people whom they send out. They are expected to remain with us, but we are supposed to do what they are doing for the entire country. It will not do to have one man in New York tell us what we shall do; but we must decide for ourselves how we will best relieve them of the burden they have in New York. Last year I was in the city of Sheboygan, a little place in Wisconsin, where there are thirty-five families of Russian, Roumanian and Galician Jews. These people had a congregation of their own. They have their own school, their own work. I was told they were the very best working people in Sheboygan, and they are these immigrants just coming to our shores. We must constitute ourselves in St. Louis and Chicago into working committees as they have in New York, and set up a working machinery all through our states.

*The Chair.*—The secretary will announce the vote.

*The Secretary.*—The motion was carried by vote of 20 to 3.

*Chairman Senior.*—If I may take up your time for only a second, I want to make a suggestion, merely as a matter of administration. The last Conference decided that transportation questions should be referred to the Executive Committee, that is, where there were disputes arising under the transportation laws. Now the Executive Committee embraces the country from San Francisco to New York, and it is absolutely impossible to get quick action on a matter of that kind. Therefore I would like to have an affirmative vote, if possible, on this proposition, that instead of the Executive Committee having charge of this question, any question arising for determination under the transportation rules shall be submitted to a committee of three which shall be selected by the Executive Committee, and they to have

entire charge not only of decisions of these questions, but of the machinery that is necessary in carrying out the work.

*Mr. Sulzberger.*—I move the Executive Committee be so empowered.

Seconded and unanimously adopted.

### MORTGAGE LOAN SOCIETIES.

RABBI LEO FRANKLIN, DETROIT.

MR. PRESIDENT AND MEMBERS OF THE CONFERENCE: When the subject with which this paper is to deal was assigned to me I hesitated about accepting it, for several reasons. In the first place, I felt incompetent to deal with a subject in regard to which I had but meager knowledge, and besides I believed, as perhaps many of you do, that the evil of the chattel mortgage shark as a problem in philanthropy, was not actually pressing, outside the great metropolitan centers. Of course, I realized that there is many a poor man, even in our smaller cities, who has fallen a victim to the wiles of the unscrupulous money-lender, being compelled oftentimes to repay in interest many times over the amount of the original loan, and in the end destined to lose the pledge upon which the pittance was secured; but I was convinced that the Free Loan Societies, so ably described to us in Prof. Loeb's paper, were amply competent to cope with the evil wherever it appeared.

A careful perusal of all the available literature bearing upon the subject of chattel mortgage loan societies and municipal pawnshops, and an investigation of the benefits that have accrued to the unfortunate where they have been established, has indeed served to emphasize my previous ignorance of this subject, but at the same time it has made me an ardent enthusiast in regard to a form of philanthropy of whose possibilities, it seems to me, one dare without exaggeration speak in superlative terms.

Perhaps at the very outset it will be well to show, as I myself needed to be shown, that there is little in common between the Free Loan Society and the Chattel Mortgage Society, either in regard to the plan of their organization and conduct, or to the class of dependents whom they aim to relieve and benefit. The former is a philanthropy, pure and simple, and though immeas-



urably superior, in that it enables the recipient to keep his self-respect by fostering in him a sense of responsibility, it is yet only a higher phase of that old charity which took the form of direct relief by gifts of money. Those who are helped by the Free Loan Society are usually such as are well-nigh helpless, having nothing that they can call their own, and being frequently unfortunate enough to encounter great difficulty in securing the two sureties necessary to sign their notes for the society. Frequently they have been helped many times before. Yes, it is not exceptional, that refused at the door of the relief society, because of their too-constant coming, they have turned as a last resort to the loan society for an amount that, usually insufficient to give them a real start in life, at best answers their temporary needs. The Free Loan Society, so far as it goes, is an ideal philanthropy, and if I maintain that the Chattel Mortgage Loan Society and Municipal Pawnshop is an advance even upon it, I do not imply that the former is dispensable, or, in fact, in any wise to be improved upon as a means of helping the class of unfortunates who are its special care.

But the institution in which, through this paper, we hope to arouse your interest is more than a mere philanthropy; it is infinitely more than a means of relief to the absolutely helpless—it is in effect a business proposition, philanthropic only to the extent that it requires large-hearted men to create it and direct it on the one hand, and on the other, in so far as its business is to furnish at the timely moment the few dollars that may be necessary to save those hitherto self-sustaining and self-respecting from becoming dependents upon the charities, or what is worse perhaps, falling victims to the rapacity of the professional chattel mortgage shark, the philanthropy of the Chattel Mortgage Loan Society is the very highest, because it is preventive in its character. It has no dealings with the man who is absolutely helpless; but it furnishes a prop to the one who stands dangerously near the verge of helplessness.

It was the theory of the old charity that the virtue of the gift depended rather upon the degree of the need than the timeliness of the help extended. If I am not greatly mistaken in my interpretation of modern sociological thought, the new charity—that charity which sustains souls as well as bodies—has reversed

this theory so that it sets the timeliness of the gift above the actual physical want of the recipient. In other words, there is more ethical value in the bestowal upon a man who has never dreamed of seeking charity and who has never needed to do so, the means of warding off impending collapse and thus maintaining his independence, than there is in offering to the one inured not only to poverty, but to beggary, the amount, large or small, which, while setting him today where he was yesterday, will inevitably leave him on the morrow no farther advanced than he has been today. It is the critical moment rather than the critical condition that our philanthropists must seize upon. Believe me, I do not esteem lightly the heart upon which the sight of physical suffering, or the cry of human wretchedness in any form is a demand for sympathy and help. I know that hunger is a condition which food and not theorizing must overcome. But I know also that the hungry will not starve, nor the naked go unclothed, nor the homeless remain without shelter, so long as the human heart is as responsive to the cry of physical need as it is today. Wherever we turn in our great cities, splendid institutions, public and private, sectarian and non-sectarian, monument the eternally saving fact that we live in an age where, despite the pessimism that is rampant, selfishness does not control, but where sympathy and ready helpfulness are the very echo of the cry of suffering.

But we are coming now to realize that there is something even better for us to do than to still that cry when it has sounded. It is to prevent the conditions out of which that cry is created. It is to reach out our help, not to the fallen, but the falling, not to give charity, but to overcome the conditions that make for the necessity of charity.

In commenting upon an oft-repeated Bible expression, "When thy brother becomes poor with thee" (Levit., 25), the sainted Dr. Liebman Adler calls attention to the fact that the writer of that remarkable section in Leviticus realized that he who is so reduced as to be undeniably poor has passed the period of sorest distress, and that poverty itself is not so hard to endure as the downward journey leading to it, from a position of affluence. And this is the conviction of the New Charity and the in-

spiring purpose of the Chattel Mortgage Loan Society as a philanthropic institution.

Let it be clear, then, that an organization of this kind extends its help not to the one who has collapsed, but to him who is threatened with submergence. Until the year 1894, when the first society of this kind was created in the city of New York, and even now, except in the few cities where similar organizations have been established, the man "becoming poor" had but one avenue of escape from becoming a recipient of charity, and that was the pawnshop or the chattel mortgage broker. Fearful and trembling he would take now a jewel, perhaps a precious heirloom, and exchange it for the few dollars which his hopeful heart told him he could repay in due time, even at the exorbitant interest rates, which the law allowed the broker to charge, or giving a mortgage upon his few household goods, he persuaded himself that now he had again the means of livelihood at hand. How futile was this hope you may conceive by a hurried glance at the interest charges which chattel mortgage brokers are allowed by law to make in some of our states at the present time.

Ohio—They must pay annual license, \$250; may charge 1 1-2 percent per month. 75 cents for preparing mortgage, actual legal expenses for recording same (25 cents) and such charge as may be agreed upon in written contract for inspection (appraisal) of property, and indemnity for loss by fire when not insured.

Arizona, any rate agreed on in writing; California, any rate agreed on in writing; Colorado, any rate agreed on in writing; Connecticut, 25 percent per annum; Florida, any rate agreed on in writing; Idaho, 1 1-2 percent per month; Illinois, 3 percent per month; Massachusetts, 18 percent on small amounts; Michigan, 10 percent if stipulated in writing; Wisconsin, 1 percent per month on chattels, pawnbrokers 2 percent per month; New Jersey, 2 percent per month; New York, on \$100 or less 3 percent per month for the first six months, 2 percent per month for the second six months; on \$100 or over 2 percent for the first six months, 1 percent for the next six months.

To these charges, surely exorbitant enough in the first instance, unscrupulous brokers are accustomed to add a large percentage for storage of the pledge, for airing, for wrapping and

for any number of other things, including paper and string, so that it is not altogether wonderful that in a large number of cases the mortgagor not only loses his pledge, but pays the amount of the principal over and over again in sustaining his interest charges, in the vain hope of being able eventually to regain possession of his jewels, his furniture, or his clothing, as the case may be. Obviously, the door of the mortgage broker—we mean the unscrupulous one—leads not to freedom, but to hardship, to suffering and to the need of charity.

And it was to meet this condition that the Chattel Mortgage Loan Society as a philanthropy was conceived. As has been intimated, it is philanthropic rather in its object than in its organization. Strictly speaking, it is a business corporation, conducted under the laws of the state, and it may be added, it has thus far been uniformly a most successful business venture to its promoters.

Let us go into some little detail as to the method of operation. The first organization of this kind was an offshoot of the Charity Organization Society of New York, and under the title "The Provident Loan Society" began its active work in 1894. At that time a number of gentlemen, inspired by a Jewish banker, who saw both the philanthropic and the business end of the proposition, banded together, and under a special act of the legislature, incorporated under the title above given. Each of these gentlemen put into the treasury a very considerable sum of money, which being irredeemable was in effect a contribution, but which, none the less, was to pay them annually a dividend not exceeding 6 percent. Thus, the interest of their gift came to them as regularly as if it had been invested in any other enterprise. But it was necessary to guard against the possibility of selfish methods creeping into the society and thus robbing it of its philanthropic purpose. This was accomplished in two ways. In the first place to the Associated Charities of the city was given the right of appointing one-fifth of the members of the board of directors, while the mayor of the city and the head of every recognized charitable organization, were ex-officio officers of the same board. Further, the corporation was prohibited from retaining more than one-half of its net annual earnings, being compelled to distribute the other one-half among the charitable societies of the city.

However, as the work of the society progressed it became evident that in order to accomplish the greatest amount of good the working capital of the society would have to be materially increased. And how was this to be done? Briefly, it was determined that if the contributor to the society could also be a lender thereto, the benefit would be reciprocal, since the larger the working capital of the society the more secure would be the loan incurred, and reversely the expansion of the philanthropic work of the society by means of loans easily obtained, would act as an incentive to many to increase their outright contributions. And so, when shares of the capital stock were put upon the market there was little difficulty in disposing of them. The annual report of the society for the past year shows a net earning of 13 1-2 percent on an average capital of \$383,000 for 1901. Results no less gratifying, from a financial standpoint, have been uniform since the organization of similar societies, such as St. Bartholomew's Parish, New York; the Workingmen's Loan Association of Boston; the State Pawnors' Society of Chicago; the Chattel Loan Association at Baltimore and the Citizens' Mortgage Loan Company at Cincinnati.

It may be said that these societies are all non-sectarian, though in all of them Jews take prominent, if not leading, parts.

What concerns us more, however, than the method of obtaining funds, a matter regarding which definite information is easily obtainable, is the manner of distributing the money, with special reference to the advantages accruing to the patrons of these societies over those who turn to the regularly organized chattel loan companies. Primarily, the benefit is that already pointed out—the timeliness of the assistance rendered those in need of help, but absolutely without imposing upon them the humiliation of asking for charity. They come to a business house with a business proposition. Label the institution a charity and they would rather die than knock at the door. They are not dependents, but simply unfortunates. They frequently have considerable property, which is, however, not readily convertible into money, or with which they are loth to part. They need only temporary help to free them from embarrassment. True, if they could not borrow they might have to beg. The chattel mortgage loan society makes them its borrowers.

Under its laws the pledge must be worth considerably more than the amount of the loan required, in order to insure the society against loss. This is, of course, equally, if not more rigidly insisted upon by the regular pawnbroker. On the other hand, the interest charges of these societies are incomparably less. Thus, for instance, the legal rate in Illinois is 3 percent per month and extras, while the Pawnors' Society is incorporated under a statute prohibiting a charge of more than 1 percent. In New York the act authorizing the incorporation of the Provident Loan Society contains this paragraph: "The Society shall not charge or receive any interest on loans made by it of a greater amount than one-half of the interest which pawnbrokers are now authorized to charge by law." And so in every instance the interest rate is greatly lessened.

But even this is not the greatest advantage, for however hard the interest rate, it is obvious that because of the small amount of the actual loan the charge in dollars and cents is never usually very much. But here is the difficulty: The borrower from the usual brokers is compelled not only to pay his interest promptly, but also to repay the principal in one sum at a specified day and hour, else he loses his pledge. Under the laws of our more liberal institutions he can repay his loans in small weekly or monthly installments—a matter that seldom presents any real difficulty to him if he be reasonably provident and not particularly unfortunate. Nor does he necessarily lose his pledge even if he absolutely fails to repay his loan and interest. It must be held for him at least one year after the expiration of the time fixed for its redemption, when it may be sold at public auction; but even then the amount received over and above the actual indebtedness to the society must be turned over to him if called for at any time within two years after the sale has taken place.

How like a Providence these societies have come to be to many small storekeepers and peddlers and clerks whom illness or other misfortune has rendered temporarily helpless, may be shown by the following statistics:

During the eight years of its activity ending December 31, 1901, the New York society loaned a total of \$3,622,855.25 to 382,531 persons, in amounts ranging from a few dollars to \$250, but making the average loan less than \$20. Of the total amount

loaned more than \$2,500,000 is to be credited to last year's account, during which time the number of borrowers had increased from 14,000 in 1894 to 101,000 in 1901. The Chicago society during 1901 loaned \$400,475 to over 22,000 applicants, making the average loan about \$18.00. In Cincinnati, where the work has been more recently organized, the number of applicants is correspondingly high and steadily growing. Moreover, the percentage of those who fail to repay their loans on the easy terms permitted is so exceedingly small as to be an additional argument both for the safety of the institution as a business proposition, and for its perpetuity as a philanthropic institution.

I have thus but imperfectly outlined to you the workings of one of the creations of the New Charity, that to my mind is the most effective preventive agency that we have yet been able to establish. It is an institution that must receive the approval of the most scientific student of the modern problems of poverty, since it is sure in the help it extends to the needy but no less sure in its maintenance of the self-respect and the human dignity of the recipient. The chattel mortgage loan society, rightly conceived and conscientiously conducted, is a deterrent to pauperism, an impetus to self-dependence, a preservative of the elements of manhood. Its help is real—what is more, its help is timely.

May this convention, therefore, be inspired to look favorably upon its claims to consideration, to sympathy and to support. I thank you.

*Chairman Senior.*—The Chair will have to recognize himself as having the floor. I regret that Dr. Franklin's figures should seem to stun you, because they give particular prominence to the work carried on in New York, where, of course, in comparison, we all dwindle into insignificance; but the committee in assigning this subject had particularly in mind that this is a movement which could be carried on in the smaller towns and cities on this continent. And it is necessary for us to do something in this line in order to maintain our self-respect and the good name of the Jews. I am sorry to say that the chattel mortgage sharks who grind the face of the poor are almost exclusively Jews. And it is advisable that the better class of Jews in the various communities in the country shall put themselves on record as frowning down the disreputable work that is done by these men. It is now two

years since the Cincinnati people have established their chattel mortgage loan company. I am a member of the Executive Committee, and I confess when I am confronted by my Gentile fellow-citizens on this Executive Committee I hang my head. I can not tell you how disgusting it is to see the character of the work that we must fight. We have a special department there to settle overcharges made by the sharks. That is, when a man comes in to us wishing a loan and we find he is already mortgaged by one of these people, we investigate to see whether he has not been overcharged. We settled a claim of \$450 the other day for \$137.50; and if it had not been just previous to our annual meeting, and as the lawyer who had the matter in charge wanted to get it into the statistics for the year, we would not have given the fellow \$137.50 for his claim. This man had been in the hands of the shark for six years. We were perfectly convinced not only that he did not owe him \$137.50, but that the shark owed him a lot of money. The borrower could neither read nor write; he hadn't preserved a scrap of paper, and we had no way in the world of finding out what he did owe; and it was mere bluff on our part to offer the fellow \$137.50.

*Dr. Frankel.*—I would like to ask Dr. Franklin as to how many societies mentioned in his paper take loans on household goods.

*Rabbi Franklin.*—All of them do.

*The Chair.*—In Cincinnati we make loans on household goods only.

*Dr. Sale.*—I want to say we are all fully in accord with the spirit of the paper read here this morning; and I want to say that in the city of St. Louis we attempted, about eight or ten years ago, to establish just such an association as the gentleman who read the paper before us has outlined. We did not succeed at that time, but the meeting with the chattel mortgage sharks in our city did not cause us to hang our heads, as there was not one among their number who was a Jew. I want to say that in order to upset the testimony given by our chairman. And I want to say, while I fully endorse everything that Mr. Franklin has said, by way of a general justification for the highest idea of charity for the Jews, that what he has said is fully in line with the oldest



kind of charity practiced by the Jews; and we must not call it the New Charity, but the oldest charity among the Jews. "The man who enables a man to support himself is greater even than he who gives charity." I believe these associations are in line with that dictum. "Greater is the man who causes another to do for himself than he who does for him." And that is the principle which underlies all these so-called new and modern charitable movements and enterprises. We ought to remember if we want to do our charity as it ought to be done, the well-spring from which it flows is the old Judaism to which we all feel loyal. (Applause.)

We know these societies are worthy of separate organizations, and I hope when we all go home we will put ourselves in line and measure ourselves up to the standard of the genuine good spirit of Jewish charity. (Applause.)

*Mrs. Solomon.*—Dr. Sale has said more loudly than I can say it, exactly what I wanted to say, and that is that the worst chattel mortgage sharks in our city are not Jews.

*The Chair.*—I am glad to hear it.

*Mrs. Solomon.*—And I want to say that another good sign of these societies is this: a friend of mine, a Russian woman, told me that the societies of Chicago were practically driving out of business all of the Jewish bond brokers, and I thought the best day that ever shone for the Jews of this country will be when the Jews are out of the bond-broking and second-hand clothing business. The work is excellent, and ought to be extended through the small towns. And I think when we go home we should see to it that those whom we are trying to help, help themselves.

Then adjourned till 2 p. m., same day.

#### WEDNESDAY AFTERNOON.

The Conference was called to order by Chairman Senior, who said:

In the absence of Mr. Gries, who was to conduct the program this afternoon, I should like to have an expression of opinion from the delegates as to the course to be pursued in order to finish up the business of the convention.

*Mr. Herzberg.*—Mr. Chairman, I move you that we proceed to the election of officers.

The motion was seconded.

*The Chair.*—If there is no objection it will be considered as adopted without a formal motion.

*Mr. Grauman.*—I desire, in the absence of Mr. Mack, who is chairman of the Committee on Nominations, to place in nomination a gentleman who has been heretofore selected unanimously as the choice of the Conference, and a gentleman who is in every way capable for the position, who has given entire satisfaction and has at all times discharged his duties to the great benefit of this association and credit to himself, Mr. Max Senior.

*Chairman Senior.*—As the question refers to a privilege I yield myself the floor. Ladies and gentlemen, I had hoped that I would not be obliged to further explain my position in this matter. I assure you that I appreciate very much the confidence which you evidence. It was not without due thought and deliberation that I wrote the paragraph of my annual report. It is not due to me that this movement is a success. This movement is nothing but an expression of the thought of the times. The time was ripe for it, and it came, and I am a mere accident. If I thought that the interests of this organization would be in any wise imperiled by the action I have taken, I need not assure you that I would not have taken that action. But this Conference will live and do its work. It should make all the friends that it can. It seems almost an impertinence for me to say that there are others as well able to conduct its affairs as I. To my mind it is most desirable that others should conduct its affairs. I hope that I am not to withdraw from this work. I can assure whoever may be selected to succeed me that he shall have my hearty support; but so firmly convinced am I of the rightfulness of the position I have taken at the beginning of this conference that I must say ~~once~~ and forever, and with due deference to your kind wishes in the matter, that under no circumstances can I be induced to continue as the President of this Conference. I trust that you will appreciate the position that I have taken, and you will not place me in what I should be obliged to regard as a very disagreeable position. I hope the nominating committee has considered and prepared for the alternative proposition, and that they will nominate somebody else as Chairman of this organization.

*Mr. Grauman.*—Reluctant as I am to accept the determination of our worthy presiding officer, yet recognizing the fact he is sincere in his wish not to continue in office, I have a gentleman who is partially responsible for the existence of our Conference, which is now an assured success and which I am satisfied has come to stay. A gentleman who I am satisfied will give in every way satisfaction and fully entitled to the highest trust. It is Mr. Max Herzberg of Philadelphia.

*Chairman Senior.*—Ladies and gentlemen, you have heard the nomination for President of this organization. Are there any other nominations?

On motion, duly seconded and unanimously adopted, the nominations were declared closed.

By unanimous vote of the delegates only of relief associations Mr. Max Herzberg of Pittsburg was unanimously elected President of the Conference.

*Chairman Senior.*—I congratulate the Conference on the choice they have made. From the very inception of this movement Mr. Herzberg has been closely identified with the work, and although I do not desire to draw any distinction I would say there is no member of the Executive Committee who has been more fertile resourceful, more devoted to the work than he. I am confident in his hands the successful course of this Conference will lead to higher and better achievements than it has in the past. Mr. Herzberg won't you make a few remarks?

*Mr. Herzberg.*—Mr. President, ladies and gentlemen: I accept the position of President, I need scarcely say, with sincere feelings of regret; regret springing from the fact that Mr. Senior has absolutely refused to continue in office. His words were so emphatic and his position so positive that I felt I had no right to say anything to attempt to make him change, whatever my own feelings and thoughts on that matter may have been. All I can say is that I will attempt to carry on the work he has started, in his footsteps, and if I meet with the same measure of success that has been his, I shall feel satisfied. All that I can ask is that I shall receive from you all the same hearty, cordial cooperation, support and sympathy that you have accorded to him. (Applause.)

*The Chairman.*—I will ask you, Mr. Grauman, to read the entire list from the report of the Nominating Committee.

*Mr. Grauman.*—Your Nominating Committee had nominated for first vice-president, Mrs. Pisko, of Denver; for second vice-president, Mr. Bijur, of New York; for secretary, Miss Hannah Marks, of Cincinnati; for treasurer, Mr. Rosenbaum, of Pittsburgh; for directors: Mr. Max Senior, of Cincinnati; Mr. Loeb, of Chicago; Dr. Leucht, of New Orleans; Mr. Levy, of San Francisco and Mr. Sulzberger, of New York.

*The Chair.*—Ladies and gentlemen, you have heard the nominations mentioned. Further nominations for any of these offices are now in order.

On motion the nominations were declared closed.

On motion, duly seconded, the secretary was authorized to cast the ballot of the entire Conference for the officers proposed by the Nominating Committee.

*The Chair.*—We will now hear the report of the Committee on Amendments.

#### LADIES AND GENTLEMEN:

Your committee to whom was referred the amendment to the Constitution, submitted by Mr. Grauman, decline to recommend its adoption. They offer the following amendments, which could be acted upon at this meeting by a majority vote of all the constituent societies:

Amend Article III, Sec. 1, by striking out the word "Relief" and inserting after "Society" "having charitable and philanthropic purposes."

Amend Article III, Sec. 2, by striking out the word "Relief" and substituting therefor the words "its corporate."

Amend Article III, Sec. 4, in the same manner.

Amend Article VI, Sec. 1, by striking out the words "in May."

Respectfully submitted,

MAX HERZBERG,  
ISAAC L. RYPINS,  
MRS. EMMA ECKHOUSE.

*The Chair.*—A motion to concur in or reject the report of the committee as far as refers to Mr. Grauman's amendment will bring the matter officially before the Conference.

*Mr. Mitchell.*—I move the adoption of the report brought in by this committee.

The motion was seconded.

*Mr. Grauman.*—I want to state in support of the amendment to the constitution that it is brought in here for the purpose of inducing a larger representation at the meetings of the Conference. As the law now stands, every affiliated relief association has the right to one vote. Now, I contend that a man has not sufficient inducement to come to this conference unless he is entitled to a vote. The more men interested in Jewish charitable work you can have at the conference the more enthusiasm you will awaken. Many prominent workers in the different charitable institutions throughout the country who desire to gain knowledge and improve themselves in charitable work decline to come here without a right to vote on questions brought before the Conference. The result of the adoption of this amendment would tend toward a larger representation.

*Mr. Julius Meyer.*—I wish to say to the gentleman who has just spoken, if he will look at the title of this meeting he will find the word "Conference" occurs in it. It is not a convention or synod. We come simply to confer. And if people can not come with simply a desire to confer, without voting, why, of course, he would be right. But I think the very title indicates its meaning. Men may come to listen and learn, as well as to vote; and I would therefore ask that the report of the committee be concurred in.

*The Chair.*—On this question only regularly appointed delegates of constituent societies may vote, and they may vote only by cities.

First amendment voted upon and lost.

*The Chair.*—We now come to the other amendment, reported by the committee. Amend article 3, section 1, by striking out the word "relief" and inserting after "society" "having charitable and philanthropic purposes." Article 3, section 1, reads as follows and governs the question: "Any regularly organized Jewish relief society of the United States may become a member of this association, on application to the secretary, on payment of the membership dues." It is proposed here to strike out the word "relief" and make it read: "Jewish society having charitable and

philanthropic purposes." This amendment, I take it, is in the line of following out the recommendation that I made in my report—that we open the doors to our Jewish institutions.

*Mr. Herzberg.*—Might I suggest we vote on the other two amendments which are germane, in other words, striking out the word "relief" wherever it occurs?

*The Chair.*—If you vote favorably on the one, it will be assumed those will follow. The next two amendments which follow this one are simply such verbal changes in the Constitution as would be necessary if you pass the first amendment; and therefore I should not think it necessary to submit them for a definite vote, which takes up time, because, if you pass the first, you necessarily pass the second and third.

*Mr. Herzberg.*—I move the amendment be adopted.

*Mrs. Solomon.*—I support the motion.

*The Chair.*—The matter is open to two-minute discussion. The question is called for. We will call the roll once more.

It is unanimously carried. The further amendment is in regard to the matter of meeting. The section is now: "This Conference shall meet bienially, in May, at such place and time as the Executive Committee shall designate." The proposition is to strike out the words "in May," so as to give the Executive Committee latitude in that respect.

*Mr. Herzberg.*—I move it be adopted by acclamation.

The motion was seconded and unanimously carried.

*Mr. Berkowitz.*—Your committee appointed to make the report on the President's message and its various recommendations, submit to your favorable consideration the following:

1. That the Executive Committee be empowered to devise ways and means for effecting greater cooperation in the work of removing immigrants from the congested seaboard cities.

2. The committee recommends that the Confederation of Charities in all cities where two or more charity associations exist, be carried out along the lines followed in Chicago, St. Louis, Philadelphia, and Kansas City, adopting plans which best meet the local conditions. Cities desiring information in regard to Confederation to correspond with the national secretary.

3. In furthering the suggestion of the President in regard to training men to be leaders in charity work, the committee rec-

ommends to generous-minded Jews of this country to endow scholarships for the training of experts in charity work.

4. Following the suggestion of the President in regard to industrial work in the home, the committee recommends the appointment of a committee to gather data to present at the next national conference, and that in the meantime these data be printed and sent to all the different cities, members of this Conference, so that the matter may be thoroughly understood and discussed at the next meeting.

5. That in the matter of a paid national secretary the committee suggest that this matter be left to the Executive Committee.

Very respectfully submitted,

DR. I. LEWINTHAL,

DR. MAX LANDSBERG,

WM. J. BERKOWITZ.

*Mr. Sulzberger.*—I move the report be adopted and referred to the Executive Committee with power.

The motion was seconded and carried unanimously.

*Dr. Frankel.*—In the report of the Committee on Children a recommendation is made which is overlooked by the Committee on Resolutions. Therefore I offer the following resolution:

*Resolved,* That the Committee on Dependent Children be instructed to investigate the feasibility and possibility of placing-out and boarding-out of Jewish children in Jewish homes, with a view to the formation of a National Jewish Home Bureau.

*The Chair.*—Can you not make it a little stronger? As I understand it, your idea is that some action be taken between now and the next conference, and that is two years from now.

*Mr. Sulzberger.*—I would add to that that the committee be instructed to report to the Executive Committee within six months, and from time to time thereafter, with power to act.

*Dr. Frankel.*—I might add to that, the committee be instructed to cooperate with existing institutions, with a view of placing-out children in these institutions.

*Mr. Wolfenstein.*—Why not have the Executive Committee invested with authority to call a meeting for the purpose of organizing such a bureau.

*The Chair.*—You can call meetings, but people won't come. You have to do a great deal of this work by correspondence.

*A Delegate.*—I would suggest if the Executive Committee finds the work of this committee has been of sufficient importance to establish such a bureau that it be given power to establish a permanent bureau.

*Mr. Levi.*—I am a little embarrassed by the suggestion—in respect to carrying out the recommendations of the President's message on the subject of Dependent Children. I have privately been in conference with a number of members of this Conference who are directly connected with the care of orphans, upon a plan looking to the solution of that branch of the problem; and I hesitate to speak, because I do not want to speak anything in an official capacity without being duly authorized to do so; but I would like to interject a word here, so that whoever has charge of the matter will know that a plan for the consideration and practical solution of that problem is under way. I do not think it necessary, nor would it be desirable, to create a bureau. I think we have too many organizations already; and it would take too long to organize a bureau and practically carry out the idea adverted to in the message of the President. I think we have existing machinery to carry it out, almost immediately when it is adopted.

*The Chair.*—Who has charge of that machinery, may I ask?

*Mr. Levi.*—I do not know that I can say any individual has charge of it. I would say that the organization which is the most wide-spread in this country—the B'nai B'rith, will meet in July, and the suggestion contained in your message on dependent children will be one of the subjects brought under consideration.

*The Chair.*—I hope the organization will not act without communication with this one.

*Mr. Levi.*—That is exactly what is proposed to be done. Whatever action is taken here, does not commit this Conference to the establishment of a bureau. I have just looked at the resolution, and it seems to me it is best to adopt the resolution because it is very broad.

The question was then put on the motion of Mr. Sulzberger and unanimously adopted.



*Mr. Greensfelder, St. Louis.*—Mr. President, ladies and gentlemen: This morning the President read to you an invitation from the Louisiana Purchase Exposition Company to hold your next conference in St. Louis, and also participate in the International congresses that will be established in St. Louis in that year. He also read to you a communication from Mr. Rogers, the gentleman in charge of the Department of Social Economy, asking and explaining to you the nature of an exhibit that will be arranged by the World's Fair people, showing what organized charity has done all over the world. This department will come under that of social economy, which contains thirteen groups and fifty-eight separate and distinct classes. This is the first attempt to exhibit the workings of organized charity, excepting at Paris last year; and for that reason, and for the purpose of meeting those ladies and gentlemen who may come from different parts of the world this invitation is extended to you to meet in 1904 at St. Louis, and hold your conference there.

I move the adoption of the following resolution:

*Resolved,* That the National Conference of Jewish Charities accept the invitation of the Louisiana Purchase Exposition Company, to hold its next annual meeting in St. Louis, during 1904, and that it participate in the International Congresses, and that it work with the National Conference of Charities and Corrections in preparing an appropriate exhibit at the World's Fair, showing the work of organized charity in all its various departments.

*Mr. Berkowitz.*—I second the resolution.

*Mrs. Solomon.*—I move it be referred to the Executive Committee.

Motion seconded.

The motion of Mrs. Solomon was unanimously adopted.

On motion of Mr. Grauman the secretary was ordered to send a letter of greeting to the National Conference of Charities and Corrections.

*Mr. Herzberg, of Philadelphia.*—As the hour is approaching at which we are to conclude our business and to pass out of existence as the second session of the Conference, I deem it fit and appropriate that we should give public expression to our appreciation of the very cordial hospitality which has been extended us by the citizens of Detroit, especially by our brethren of this

congregation, Beth El, its Rabbi and officers, and that a vote of thanks be herewith tendered to all of them, including also the local press of the city of Detroit; and I therefore offer this motion now for your consideration.

The motion was seconded and unanimously adopted.

On motion of Mr. Kline, seconded by Dr. Landsberg, thanks were extended to the officers of the Conference and to the members of the Executive Committee for faithful work performed.

WEDNESDAY EVENING, 8.30 p.m.

*Chairman Senior.*—I wish to express my appreciation of the vote of thanks extended me in my absence today; and in the name of the Conference I wish to extend thanks to the citizens of Detroit, who gave us this wonderful treat this afternoon. It is certainly a privilege to live in a city where fresh air and sunshine and beautiful trees and attractive homes, and, above all, open-handed hospitality seem to be so widespread as they are in Detroit. It was a relief after the strain of these meetings. It may seem wonderful that men and women engaged, as most of us are and have been for many years, in hand-to-hand conflict with poverty and vice, grown possibly a little calloused, should have been moved as we were moved this morning by a mere recital of the conditions as they exist today in the city of New York. If we are so moved by the mere recital what must be the condition of those people who are in daily contact with that awful state of affairs? I am confident there is not one here but will feel that there is a call upon him or her to go home and carry a part of that inspiration that we saw so manifest in Mr. Sulzberger this morning. It is a pleasure to turn aside and look at the sunshine. I have already referred to the ever-growing importance of our educational endeavor and the wonderful development of the settlement work. Mr. Gries, I know, has given this matter a very great deal of attention, and we can look forward to a most delightful and profitable evening. Rabbi Gries, will you be kind enough to take charge of the meeting this evening?

## SETTLEMENT WORK AMONG JEWS.

RABBI MOSES J. GRIES, CLEVELAND.

## BEGINNINGS

The settlement movement is less than a quarter of a century old. The first social settlement, Toynbee Hall, in England, was established in 1885, and the first in America in 1889—the College Settlement in New York and Hull House in Chicago. The first Jewish settlement—if that name be permitted—Maxwell Street Settlement, in Chicago, began work in November, 1893.

## SCOPE AND METHOD OF INVESTIGATION

It was my purpose, in preparation for this report on settlement work among Jews, to discover, if possible, the strength and importance of the work that is being done in Jewish neighborhoods under auspices, Jewish and non-Jewish. Cards of inquiry were sent to ninety-two settlements and to eighty-two rabbis in all parts of the country. Although a reply postal was attached, only forty-nine settlements and forty-two rabbis answered. The card inquiry was a preliminary investigation to determine in what communities work was being done in Jewish neighborhoods. Then schedules, copies of which are herewith attached, were sent to seventy-five "institutions" reported as doing work with Jews along settlement lines. Forty-nine answers were received, of which thirty-two were fairly complete and satisfactory.

## DEFINITION

I shall not attempt to define the term "settlement." For myself, it stands for the highest social service. Many institutions, not settlements in name—old organizations existing before settlements began to be—consciously and unconsciously have been deeply influenced by the settlement spirit and the settlement method. "There are settlements with no residents that have more truly the settlement spirit than many another with a number of resident workers."<sup>1</sup>

## CITIES.

The growth of cities has been the marvel of the past fifty years. We are living in the industrial era. The tide of population is flowing to the cities. Our cities are growing more

<sup>1</sup>Bibl. of Set. Editor's Note, 13.

and more powerful, and the time seems not far distant when the cities controlling the states will control the nation. Awful is the significance of the statement, generally accepted as true and well-founded, that life in cities is, upon the whole, vicious.

#### OUR PERPLEXING PROBLEMS

The new civilization of the last half of the nineteenth century has brought to us tremendous questions. There are some problems which the survival of medieval civilization thrusts upon our twentieth century era—upon the world and especially upon us. I need but remind you that the Russian persecution, with the enforcement of the Ignatieff May Laws in 1881, sent forth a flood of immigrants to lands of freedom, especially to America. The renewal of the oppression and the increase of pressure surely means another outpouring. Russia and Galicia and Roumania, by restrictive legislation and by oppressive burdens, are driving out of their domain thousands upon thousands, who seek escape from their misery—escape to the land of freedom and opportunity and possible prosperity. These thousands are the perplexing problem of our charities. They compel the multiplication of our philanthropies. Whatever be the charges brought against them, true or false—whatever be their physical and moral weaknesses and shortcomings—we may be sure that they are wronged a thousandfold more than wronging. What their presence means in our great cities Jacob Riis suggests when he says the poverty they have brought us is black and bitter; they crowd as do no other beings to save space, which is rent, and where they go they make slums.

#### CONDITIONS OF CITY LIFE

The settlements working in Jewish neighborhoods throughout the country unanimously report that they are dealing with Jews from Russia and Poland and from Eastern Europe. By reason of causes most natural and thoroughly human these Jews prefer to live in cities. Are the conditions of city life favorable to them and to us? How true the description of the typical conditions in every great American city: streets dirty—paving miserable, lacking in alleys; schools inadequate—factory legislation unenforced—stables defying all laws of sanitation—houses not com-

nected with sewer in the street.<sup>1</sup> Says another, conditions which tend to lower not only the physical, but the mental and moral standard of health.<sup>2</sup> Is it not a disgrace that with truth it may be said concerning the United States, with its vast extent of territory, that there are millions of human beings living as no human beings ever should live; sights and sounds and smells that are horrible; on all sides the signs of hopeless human slavery?<sup>3</sup>

From every settlement, with but one exception, comes the same answer to the question: conditions, sanitary or unsanitary?—"The housing conditions are unsanitary—evil."

#### DEATH RATE

Thousands of men and women and children are crowded together under conditions most unfavorable to life and health. Density of population always means a high death rate—an unnecessary death rate. Call it by what name you will, you and I and all of us are responsible that men and women and children die before their time. During the past century in London the death rate has been reduced from thirty to twenty per thousand. This lowering of the death rate means a saving of fifty thousand lives a year; and who shall say how many hundreds of thousands of cases of sickness? You answer me, the Jewish death rate in districts almost wholly Jewish is lower than the general death rate of the city. If the Jewish death rate be lower, it is in spite of, and not because of, the conditions of life and labor. It is the marvelous vitality of the Jew which alone sustains him.<sup>4</sup>

The homes of the poor oftentimes are unworthy the name of home. Pure air and pure water and heaven's own sunshine are lacking. Do you wonder that there is a moral as well as a physical breakdown? Are you overwhelmed with surprise that the cities are the centers of crime? The wickedness of cities is traditional from the time of ancient Nineveh to all the modern Babels.

<sup>1</sup> *Phil. and Soc. Progress*, 29.

<sup>2</sup> *City Wilderness*, 81.

<sup>3</sup> C. Hanford Henderson. Address on "Social Conscience."

<sup>4</sup> *Children of the Poor*, 40.

## CLEANSE ALLEYS AND DESTROY HOVELS.

What a condemnation upon our vaunted civilization that in our cities, which are the centers of power and wealth and the highest culture; we find everywhere poverty and misery and deepest destitution! In cities, live the mighty men who have developed the resources of the nation, whose wonderful energy and executive power have won for us industrial leadership and commercial supremacy. In the cities, live also the thousands of human beings almost dehumanized, creatures brutalized by the evils which surround them. We are horrified by the slaughter on fields of battle. The whole world is moved to pity by the volcanic eruption that destroys a city in a single day. More die at home than upon fields of battle—more perish miserably at home than by volcanic eruption—more human beings have their life too soon cut off by reason of conditions which are and which ought not to be. War may be inevitable and volcanoes beyond human control, but dirt and pollution and disease can be driven out and human lives saved. The abolition of the slums and the destruction of their virus are as feasible as the drainage of a swamp and the total dissipation of its miasmas.<sup>1</sup> We need to awaken the public social conscience. We need to cleanse the filthy alleys and to destroy the hovels and dark cellars unfit for human habitation.

Thank God, it is true that nothing stagnates where the Jews are. They do not rot in their slum, but rising, pull it up after them.<sup>2</sup>

## JEW AS TOILER AND AS CITIZEN

The occupations of the Jews in the congested districts are various. They are reported as tailors, cigarmakers, junk dealers, hucksters, storekeepers—petty trades. They are not lazy. They work hard—too hard for the feeble strength of their frail bodies—too hard for the miserable wage they often receive. As regards the industry, sobriety and thriftiness of the Jewish workman all accounts are unanimous.<sup>3</sup> If there be any complaint against the Jew as a toiler, it is not that he will not work; it is rather that he lengthens the hours of labor—that by reason of hard neces-

<sup>1</sup>Albert Shaw.

<sup>2</sup>Jacob Riis. *Rev. of Rev.*, Vol. XIII, 58.

<sup>3</sup>Jew in London. 64.

sity he lessens the wage of labor—that thereby he lowers the standard of living. Unanimous is the report that he is industrious. Unanimous is the report that he is law-abiding, although it is suggested that he is often guilty of petty evasions of the law. The law to him is still, as it was in Europe, oppressor and persecutor, with justice, perhaps, to be evaded. Unanimous is the report that he is peaceable, although it is suggested that Jews are inclined to be quarrelsome among themselves. Unanimous is the report that he is temperate. He drinks, but there is no drunkenness.

#### JEW AND POVERTY.

The labor movement is not strong with Jewish wage earners. It may be because he is individualistic.<sup>1</sup> I believe it is because the toiler of today hopes to be the master of tomorrow. The Jews stand forth a living refutation of the old familiar argument. Poverty is *not the result* of crime, vice, intemperance, sloth, unthrift; for the Jewish sweater's victims are temperate and hard-working, almost avaricious.<sup>2</sup> All of them slave and starve and make money.<sup>3</sup> The Jew enters into his occupation heart and soul and wits also.<sup>4</sup> What people ever reveal a like eagerness to improve the social condition of their children, even at the cost of the privation of clothing and food and lodging?

#### IRRELIGION AND IMMORALITY

The city gives birth to moral as well as physical evils. I am especially interested in the danger which threatens our children. In the slums the loosening of the old ties lets in unbelief with the surrounding gloom, and leads directly to immorality and crime. The danger besets especially the young.<sup>5</sup> As soon as he leaves the "Cheder" he practically leaves the Judaism of the Polish ghetto behind him. Nominally they remain Jewish in religion.<sup>7</sup> Almost without exception, the report from east and west is that with the elders there is formal religious observance—that with the youth and the children there is little observance—lax—very small

<sup>1</sup>Jew in London, 81.

<sup>2</sup>Hull House Maps, Etc., 41.

<sup>3</sup>Jacob Riis.

<sup>4</sup>City Wilderness, P. 42.

<sup>5</sup>Hull House Maps, Etc., 41.

<sup>6</sup>Jacob Riis.

<sup>7</sup>Jew in London, 33, 36.

—a tendency to scoff—rapidly drifting. In the west it seems that, with the younger generation, there is practically no religion. “My father prays daily, I once a week, my son not at all.” The younger generation are drifting away more and more from the influences of home. They are self-willed. They seem less moral. The young men are very difficult to hold. With our immigrant Jews, the faith of the fathers and the old Jewish family life was strong. The faith of the fathers and the family life safeguarded our girls under the severest temptations, and exercised some influence upon the boys. That the social evil is not more pronounced is due to the past honor of the family, fighting victoriously against conditions most dangerous to moral health.

#### BOY PROBLEM.

• The boy problem concerns us all. The children of the rich and the children of the poor meet. They will meet and they should meet. It is the American principle. Naturally, therefore, the evil to one threatens evil to all.

#### CHILD WORKERS

Children are still wage earners. Inhuman child slavery is not yet ended. Children still slave in the cotton mills of New England and of the South. The carpet mills and the silk and weaving industries hold children in bondage. Jewish children work in stores and in factories. They are helpers at home in the garment industries. Chiefly they are newsboys and bootblacks and messenger boys. Our boys, large and small, very small, are upon the streets—and the street is the school of crime.

#### THE STREET INFLUENCE

It educates rather to the grosser vices than to the gentler virtues. Our boys, too young in life, are witnesses to all the vices of a great city. They are under a strong temptation to form evil habits and to be guilty of violation of the law. The environment of their life is evil rather than good. The “boy gangs” of the street develop naturally into roughs and toughs. Therefore it is that mere boys are criminals and fill our jails and reformatories. Our Jewish boys are very rarely criminals, not even those from the poorest and the worst families. Conditions are changing! We live



in a transition period. We are discovering new facts every day, some of them startling and contrary to all the traditions and the history of the Jewish people. The recent shocking revelations of immorality in the heart of the Jewish district in New York City suggests what may be in all our Jewish centers. I note especially the universal report of a strong tendency to bet and to gamble, leading naturally to things far worse than gambling; also with the youth there is much swearing and little thrift. There seems to be no growth of crime, but there is an evident tendency to juvenile transgression of the law. Proudly we have boasted that Jews are not criminals. Once it was almost literally true. Now there is a Jewish Juvenile Protectory in New York; and I doubt not in all our large Jewish centers more are arrested than we know of, and more boys are in the schools for incorrigibles than we have reason to be proud of.

It is a hard world full of hard knocks. The street life teaches our boys American independence. It makes them strong and self-reliant. It also makes them a law unto themselves—weakens the influence of the home and sets at naught the traditional authority of the parent.

#### DEMAND PLAYGROUNDS

Welcome every opportunity for recreation. Demand that neighborhood parks and playgrounds be established before beautiful parks and splendid boulevards absorb the public money. There must be room for play where children are. Nothing could be more beneficial and nothing seems to me more important than the multiplication of small parks and playgrounds in the poorest and densest quarter of the city.<sup>1</sup> Boys with "steam up" need an escape valve. If there are no parks use the neighborhood lots and the public school yards. Take our children out of the filthy back yards and keep them off the dangerous streets—dangerous to life and limb, and dangerous to character.

We, all of us, should make a more careful social study. Our eyes should be opened to see the evil environment which threatens to engulf our children—their moral health and character. Frankly, we are not meeting our problems. We do not know them, or knowing, we fail to comprehend their meaning and their danger.

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<sup>1</sup>Albert Shaw,

Was it not Dr. Holmes who said that the training of a child begins with its grandparents? It is the fortune of our children that they are born to a heritage of moral strength—yes, moral strength in the Russian Jewish immigrants, in spite of all the evils of Russia. The Jews are morally clean. It is a warning to us for the future. We should train the children that there be moral strength in the future grandparents.

#### THE HOPE OF OUR WORK

I believe the strength and the hope of all our work is with the boys and girls. It is encouraging to receive the report from everywhere that our boys and girls read more than others, are more eager to learn, and the boys especially are ambitious for a higher education. Almost universal is the answer, "The immigrant children are earnest, ambitious and appreciative."

Yes, Jewish children are eager to learn. "They join literary and academic clubs, but are not interested in mechanical pursuits and training." The report from New England does not agree with this familiar statement. Lincoln House, Boston, reports forty manual training classes, mostly Jews, with an average attendance of ninety percent.

The crucial thought is here. Said Horace Mann: "Wherever anything is forming, one former is worth a thousand reformers." Says Riis, "No investment gives a better return today on the capital put out than work among the children of the poor." Spend for formative influences rather than for reformatories.

#### NEW LIFE IN THE SYNAGOGUE.

The time has come for new life in the synagogue and new power in the temple—life and power to appeal to and to influence the growing generation which seems everywhere to be drifting. The temples should follow the churches and should inspire their communities to establish and to sustain social centres. There is no work more religious, if, as we are fond of emphasizing, religion be concerned with life. Work not to save the church, but the church to save society.<sup>1</sup> We Jews work too much to save the temples and to save Judaism. Judaism should order and inspire the life and the thought of Jews and the world.

<sup>1</sup>Josiah Strong.

## JEWS SHOULD BE—NOT MERGED AND NOT LOST—BUT ASSIMILATED

Familiar the thought, "No Zionism for me. America is our country. Our duty is at home. We must solve the problems here." I can not too strongly impress upon you the importance of our Jewish problem. It is not enough that the Jew should be no burden to the state. It is not enough that he should live true to the pledge given two and one-half centuries ago, when the Jews were admitted to the New Netherlands with the condition that "the poor among them should not become a burden to the company or to the community, but be supported by their own nation." Jews should be—not merged and not lost—but assimilated so that they be a vital part of the nation that is theirs by birth or by adoption.

## JUSTICE AND OPPORTUNITY FOR THE JEW

Splendid is the thought of Professor Zeublin:

"A closer study of the institutions and habits of this community may give us a standard of judgment, a desideratum not only that we may do justice to the Jew in these latter days of anti-Semitism, but also because of the magnitude of the problem forced on the city and the country in the necessity of absorbing these foreign elements. Both by the persistence of their traits when segregated, and the readiness with which they assimilate when encouraged, the Jews furnish the most instructive element in our population. We shall find that though the Jew would be characterized by many Americans in the Shakespearean utterance 'God made him, let him *pass* for a man,' the open sesame for the inhabitant of the ghetto is 'God made him, *let* him pass for a man.' Opportunity is what the foreigner in our cities needs."<sup>1</sup>

## AMERICANIZE HEART AND SOUL

In the ghetto the unfavorable conditions of life are made more difficult by language foreign and habits strange. Ours is the duty to make easy the adjustment to American laws and customs. Upon us is the responsibility to lead the immigrants to the understanding of American life and American liberty. We should prepare them for useful citizenship. We should make them thoroughly American in heart and soul.

<sup>1</sup>Hull House Maps, Etc. The Chicago Ghetto, 96.

Our minds and our conscience need to be awakened—our hearts need to be stirred. We do not begin to comprehend our problem.

#### WHY NOT IN JEWS THE SPIRIT OF SOCIAL SERVICE

Why are our Jewish men not possessed of the social sense, not filled with the spirit of social service? Why are there more non-Jews than Jews working in distinctively Jewish neighborhoods? There are some settlements whose work among Jews is one hundred percent, and of the important settlements working in Jewish neighborhoods, the average is more than seventy percent. One settlement in New York City has a \$100,000 plant, spends \$18,000 a year, with an average attendance of 30,000 per month, one hundred percent Jewish. The number of Jewish resident workers is exceedingly small in the settlements under non-Jewish control. It is reported from more than one source that the Jews avail themselves of all the privileges, but that Jews do not support the settlements. And what is the report concerning the settlements under Jewish auspices? "The community does not properly support the work, not even with money." Compare the annual expense of and the money invested in our settlements with the annual expenditure and investment made for our temples and synagogues. You may not believe it, but it is my conviction that through the settlements our money will produce a far larger and more important return in real influence upon life. Is it true that "the American point of view is better presented to our Jewish immigrants by Gentile workers? It should not be true that our "Jewish young men will not do pioneer work." Is it true that a real democracy of social feeling is unusual between Russian and German Jews, and therefore there are no Jewish workers? Our workers—the workers that should be, are all too busy—too selfish, I think—busy with self and the pursuit of gain and of pleasure—therefore they have no time and no spirit for the nobler service. We do not know the lives nor the heart of the poor, and they do not know us—neither do they understand our purposes. Therefore there is mutual distrust. Jews not orthodox are under suspicion—in England Anglicization is denounced—in America there is not perfect confidence.

## THE SETTLEMENT.

The social settlement is the meeting-place for the privileged and the unprivileged, for the educated and the uneducated, for the "haves" and the "have nots." What our country needs today is not men who are willing to die for it, but men who are willing to live for it.<sup>1</sup> There is no nobler heroism than the heroism of war—the heroism of the war against poverty and disease and crime.

I urge the truer appreciation of the spirit of the settlement worker. It is not the false spirit of self-sacrifice, nor yet the glowing enthusiasm of the missionary, but the spirit of genuine democracy. Here is revealed a new social relationship, to make plain a truer view of life. It has been said that there can be no real progress without the progress of the race. Of Jews especially this is true. All must move upward together. We can solve our problem of the poor by the expenditure of one-tenth of the energy and the thought and the sacrifice we so willingly give to our business.

## JUDAISM AND JUSTICE

The world's morality, its health, its happiness, its beauty, its progress, are today checked by the failure of justice in the human heart.<sup>2</sup> Humanity was not destined to be enslaved. Unfortunate Jews are not appointed of God to pass from under the yoke of modern Pharaohs in Europe to slavery under the lash of industrial taskmasters in America. Let us meet human misery, not with charity, but with justice. We believe that Judaism is a religion of life. We proclaim that it is a living religion. Justice is fundamental to Judaism. Let it awaken our social conscience.

## MOTIVES FOR THE SETTLEMENT

Jane Addams gives three motives for the social settlement: I have divided the motives which constitute the subjective pressure toward social settlements into three great lines: the first contains the desire to make the entire social organism democratic, to extend democracy beyond its political expression; the second is the impulse to share the race life and to bring as much as possible of social energy and the accumulation of civilization to those portions

<sup>1</sup>Josiah Strong.

<sup>2</sup>C. Hanford Henderson.

of the race which have little; the third springs from a certain *renaissance* of Christianity, a movement toward its early humanitarian aspects.<sup>1</sup>

Is it not more true for Jews? We should lead from despotism to democracy. We should share our education and culture and power, and chiefly, Judaism, old mother of religions, should prove itself possessed of life and power, and should reveal its true humanitarian spirit.

"Let me live in my house by the side of the road,  
Where the race of men go by.  
They are good, they are bad, they are weak, they are strong,  
Wise, foolish—so am I.

"Then why should I sit in the scorner's seat?  
Or hurl the cynic's ban?  
Let me live in my house by the side of the road  
And be a friend to man."<sup>2</sup>

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<sup>1</sup>Phil. and Soc. Prog., 2.

<sup>2</sup>The House by the Side of the Road, Foss.

SCHEDULE 1.

Name of Institution..... When begun .....

Address ..... By whom .....

Head Worker or Supt.....How many salaried workers?.....

How many. What doing.

Jewish Residents.....

“ Non-Residents .....

Annual Expense.....Annual Income..... Whence derived.....

Any funds, endowment?.....

How are you governed and managed?.....

Do you own your building and grounds?..... If so, what is

approximate value? .....

Was your building built for your work?.....

Have you city or other playgrounds? .....

Who maintains them?.....

Description of Building and Grounds. (See “Alliance” blank enclosed).

Property, size of..... Building, size of.....

Playground .....

Basement.....

Floors: First.....

Second.....

Third .....

.....





SCHEDULE 3.

Industrial:

Heads of families are chiefly: Tailors, Hucksters, Peddlers, Junk Dealers  
Cigar Makers, Storekeepers.....  
Boys are chiefly: Newsboys, Bootblacks.....  
Is Jewish Labor Movement strong?.....  
The Jews are: Industrious?..... Law-abiding?..... Peaceable?.....  
Temperate?.....

What are the Conditions about:	Men	Young Men	Boys	Women	Young Women	Girls
Personal Cleanliness....						
Unsanitary Conditions..						
Sweatshops.....						
Gambling.....						
Social Evil.....						
Saloons.....						
Increase of Crime.....						
Violation of Law.....						
Political Corruption (Bossism).....						
Political Clubs.....						

How are these conditions being met by you ? .....  
Or by others ?.....  
In what way do you enter into the Labor Problem ? .....  
Into Politics of neighborhood ? .....  
Have you a "housing" problem ?.....

	Same	Better	Worse
Vital statistics of Jewish wards compared to non-Jewish wards.	Good	Bad	

Social :

Influence of Synagogue.	.....	.....
Theater	.....	.....
Balls	.....	.....
Family Life	.....	.....
Saloons	.....	.....

Religious :

Observance of religion orthodox :  
By elders.....  
By youth and children .....

## SCHEDULE 4.

Have you a Jewish neighborhood?.....How many Jewish children of  
school age in the neighborhood?.....What is estimated Jewish  
population?.....

Men. Y. Men. Boys. Women. Y. Women. Girls.

What percentage of your  
total work is with Jews? .....

How many individuals (Jews)  
are reached by you? .....

What encouraging conclusions? Men .....

Y. Men .....

Boys.....

Women .....

Y. Women .....

Girls .....

Discouraging conclusions? Men.....

Y. Men .....

Boys.....

Women .....

Y. Women.....

Girls .....

Do you find any important differences between the }  
immigrant Jewish boy or girl and those of the }  
first generation American born? .....

Between the first and second generations?.....

Would a settlement with resident workers meet your needs better than  
your present institutions? .....

Why do you not have a settlement with resident workers? .....

Why not more Jewish workers, }  
resident and non-resident? }

Remarks:

**THE ALLIANCE BUILDING AND GROUNDS.**

**Frontage**—Woodland Avenue: 96 feet; depth, 210 feet.

**The Alliance Building** is 48 feet wide by 81 feet deep.

**Playgrounds**—Cable swings, baby swings, see-saws, sand bin, basket ball court, summer house, lawn, flowers, shrubs, fountain.

**Basement**—General wash room, eight shower and three bath tubs, manual training room, laundry, boiler room.

**Floors :**

**First**—Office of Director, Public Library, Reading Room, Cooking Room.

**Second**—Five rooms for Class, Club or Social purposes, seating about 40 each.

**Third**—Assembly Hall, 43 x 64 feet, seating capacity, 300. This hall is also used for a gymnasium, lectures, entertainments and classes.

A Stage, 10 x 20 feet, with curtain.

A wash room and a dressing room.

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*Rabbi Gries.*—We have prepared for discussion of this settlement work by inviting those who are engaged in the settlement work to lead in the discussion. The intention is to have five-minute talks, and after these talks are concluded if there be others who wish to discuss the settlement work, the floor will be open to them. I will call on Dr. Chas. Bernheimer, of the city of Philadelphia, who will speak on the attitude of the Jews toward the settlement.

*Dr. Bernheimer.*—The rabbis have often referred to the subject of Jewish settlements. According to my conception of the term "settlement," the Jewish settlement is as scarce as snakes in Ireland. I do not know of a single Jewish settlement in this country, unless it be a little movement that was started a very short time ago in connection with the Educational Alliance, through which three women workers of the Alliance established themselves in a house adjacent to that institution, and they actually formed a Jewish settlement. In the city of Chicago, as Rabbi Gries indicated, there was a Jewish settlement with a head worker, a resident, but from information that has come to me there is not now a single resident in that settlement. To my conception such a state of affairs is a serious reflection upon the enlightenment of the Jewish communities of this country, with reference to progressive philanthropic methods. The importance of this subject is, to my mind, as great as that as was indicated so eloquently by Mr. Levi on Monday, and Mr. Sulzberger today. They described the problem that they have to deal with in regard to the Russian and Jewish immigrants, but after the immigrant is settled in the city it becomes our duty to see that he lives a life that will be pure and noble; and if we allow him to develop under conditions that are not pure and noble it is our fault. It seems to me that the Jewish community of our large and small cities where the immigrants have settled, must begin to realize that a movement of this kind should receive their support; not merely their financial support, but the support that a settlement most needs; that is to say, the personal service of the individual. The settlement stands for a house and home planted in the midst of people who have not had the same opportunities that you and I have had, and whose endeavor is to bring to bear all the influences of those individuals who are more fortunate in their educa-

tion and in their culture, upon the neighborhood and the surroundings. It has been conceived that the best way to bring what you bear is by actually living with the people, and that there is no adequate substitute for that influence. Jewish people have been impressed strongly in their charitable work with institutionalism. They have thought it sufficient that if they bought a large house with a large hall and appointed a superintendent and tried to direct that superintendent through a board of directors, that they have performed their duty. Now, that is merely the beginning of their duty, and I think that their failure to realize the value of the movement that is not institutional, but that it is personal and direct, accounts for their lack of support of both the Jewish and non-Jewish settlements, because not only have they failed to send residents into Jewish settlements, they have also failed to support existing settlements that have been conducted by non-Jews and have, I believe in some instances, been imbued with the notion that the desire of a non-Jewish settlement was not fully sincere, and that such work must be accompanied by proselytizing. Now, so far as I have been able to gather in the city in which this matter has been brought up, I think the charge is entirely false, and that the non-Jewish people, who have done such noble work in endeavoring to bring a realization of high ideals to the Russian Jewish people have been animated by the most unselfish motives; and I think wherever a settlement is established that works among Jews particularly that it should receive the support of the Jewish people, and that, furthermore, the Jewish people ought to recognize that if they desire to promote the moral and religious welfare of the Russian Jewish immigrant population it becomes their duty to do more for the establishment of Jewish settlements; and I want to say that I think it ought to be particularly impressed upon the representatives here of Jewish charities and relief societies that the personal service and preventive work that is involved in the settlement should be one of the first that should receive their attention, and not, as is usually the case, the last. The personal service work can not be brought tangibly to the board of directors that is used to dealing with institutions and with many problems, and it is very difficult for those engaged in that work to prove to the board of directors, who desire to manage economically the affairs of a confederation,

just what result is to be accomplished, but I think that the movement speaks for itself—that the members of boards should realize that a work of this kind ought to receive as much support as the various other charitable movements of a city. I want to say one word to emphasize that it was the one fear I had in connection with confederations, that they would not realize the importance of this work, and I hope in the various cities in which federations have been organized that that work will not suffer as a consequence of confederation. (Applause.)

### THE MORAL INFLUENCE OF THE SETTLEMENT.

RABBI RYPINS, OF ST. PAUL.

To sum up the moral influence of social settlement work in five minutes, I will simply state that it is conveyed in the phrase "moral guidance," and consists in having a good and wholesome time, with an emphasis on "wholesome." We have no ghetto problem in this respect, but we have a large mass of young and old people, especially young boys and girls, who aspire with enthusiasm for higher life. They need not shelter, nor clothing nor food as much as they need spiritual food, spiritual shelter, spiritual clothing. The social settlement, if properly conceived and carried on in its work, supplies, or is intended to supply, this moral guidance. And to me that term "moral guidance" stands for more than any other even in the social settlement work. I personally, if I were sure I could supply my own boys with moral guidance in their life should certainly rest perfectly content. I am not worried about the luxuries they must needs be denied. What I am concerned about is the judgment that I might form concerning their conduct and career, that it might be sound and true so that they shall grow up into wholesome and noble men. Moral guidance forms the keynote of my own being, and were it not for the moral guidance I received in my days of darkness and ignorance I would not be here to tell this story; it is that kind of guidance that the social settlement must supply, not to alleviate their physical wants, but to satisfy their intellectual and spiritual yearnings. It is human nature to want to have a good time, I don't care where you go.

I, too, am anxious always to have a good time, and so you are. The rich man has his clubs; he has his various games; he has his different drinks, and he studies all the time as to what kind of drink will taste the best. The poor man has not these supplies, but he has all he wants. The poor man's child would also like to have a bicycle, would also like to have a thousand and one things that have palled upon the taste of the rich man's child. These wants must be supplied, all the preaching to the contrary notwithstanding. They are human, they are inherent, they are perfectly true. The social settlement stands for the purpose of giving the children of the neighborhood a wholesome, good time. You speak of delinquent children; give them a wholesome, good time, and they will not be delinquent. (Applause.) You speak of children running around late at night; give them a wholesome environment, wholesome games, wholesome influences, and they will be just as good as your own or mine. These are the elements which make up the moral influence of a social settlement. I thank you. (Applause.)

### THE FRIENDLY VISITOR.

MISS BALDAUF, OF THE NEIGHBORHOOD HOUSE, LOUISVILLE.

I believe that there is no person who comes to a settlement to do work who has quite such a difficult position to fill as the friendly worker. Difficult because it requires so many of the social and moral qualities to make her position felt. I also believe that no one who comes to a settlement is so able to bridge over the chasm between the neighborhood and the settlement, and the settlement and the outside world. The friendly worker is a perfectly natural being. She comes into contact with the neighborhood in a perfectly natural way, provided she has those elements which go to make up the good friendly visitor. Primarily, she must be a tactful person. She must understand the whole tone of the neighborhood and of the people with whom she is working. More than all this, I believe that the friendly visitor must do all she can to make herself a part of the neighborhood, and a part of every family that she visits. Now, the friendly visitor has to do more, has to fill different places than any other worker who has come to the settlement; she goes

to see the people who are ill. The call may come to her either from a member of the family or from a neighbor. She supplies the order, or sees that it is filled, such as medical assistance, whether that be in form of a physician or merely in the form of medicine; whether that means nursing or hospital care, and in nine cases out of ten she has to do much of that work herself. In Louisville we have but one district nurse. The friendly visitor sometimes has all these things to perform, simply because the district nurse is not able to attend to all the sick people in crowded district. She is the connecting link between the school and the home. We have in Louisville no truant officer, and the friendly visitor has to perform that duty. We have no probation officer, and the friendly visitor there has in many cases to be the friend to come between the city court and the family. She has an opportunity to visit all the homes where the children have been neglected either through sickness or through some other cause. There is absolutely nothing in the whole line of settlement work that the friendly visitor in Louisville has not done. The great problem is that, because of having had these to do, the work is really not as fundamental as it should be, and we are now striving to do what the manager of the Hebrew Charities of New York City tells me that he is trying to do, and that is to give not more, or rather to give as few as possible of families to any one friendly visitor. We try to know as nearly as possible what the wages are, just how many of the children are sickly, those that are working, and just what they are doing. We try to follow up the social conditions and environment of the whole family. (Applause.)

#### BOYS' CLUB WORK AMONG THE JEWS.

EDITH RICH, MILWAUKEE.

In America the adult Jewish immigrant from Russia or Rumania is in a class by himself. He lives apart from the rest of the world—eating a different food, governed by different laws, speaking a language which is unknown beyond the pale, practicing a religion most of whose forms are meaningless even to those of his countrymen who have lived here for a single generation. To the end of his days he remains rigidly aloof—suspicious of power, sus-



picious of progress, dreading any encroachment upon his heritage of law or form.

But the son who is born to such parents on American soil, or who comes to America with them at an early age, is an American boy. He attends the public schools, sells newspapers or blacks boots on the public streets, and learns the language in a flash. He receives his physical training in street fights with other American boys who give him plenty of opportunity to resent insult and bodily injury because he has been born a Jew. At an early age he is a wage-earner, able, almost as soon as he is in his teens, to fight his father hand to hand or in an economic contest for employment. And when a boy is stronger than his father, wiser than his father in the manners and customs of the land in which they live, and, at the same time, equal or superior to his father in earning capacity, the paternal authority is doomed; and where, as in most of these melancholy homes, there are no broader interests to knit the bonds of fellowship between father and son—the unity of the home is broken along with the patriarchal power upon which it rests, almost solely.

Since the maintenance of domestic unity is one of the fundamental principles of settlement work, this fact alone renders work with the growing Jewish boy either the most dangerous or the safest, the most or the least responsive factor in the entire field. The girls of the race, by training probably rather than by nature, are essentially uninteresting; the tendency of the real slum boy of other races to advance beyond the standards of his fathers is infinitely small when compared to that evidenced in Jewish life. Hence the Jewish boy alone offers this immense problem for solution, and it is perfectly safe to say that the result of boys' club work in encouraging their progress away from the home or encouraging the progress of the home through them depends entirely upon the attitude of their leader.

There is no more responsive creature under the sun than this very second generation Jewish boy; nobody more anxious to learn and to teach what he has learned, if only somebody wiser than he in the ways of the world can go with him into his home and show his parents, particularly his mother, how much is to be gained by his progress.

And if the workers would realize it, the friendship of the boy is the one "Open Sesame" to which every door in the ghetto re-

sponds—for the mothers are instinctively proud of their sons, and—more often than not—lavish all their love in that one direction, realizing by some strange intuition that the old glory of the Jewish race is not dying out with the fathers—as the fathers think—but coming to life again in the sons, after generations of mere existence smothered under barren forms.

In the club work itself there is a feature distinctive of Jewish boys, which is something of a handicap, namely, that except among the very young they are reached more readily through the head than through the hand. The Jews are not craftsmen, though for that very reason manual training should be the more encouraged, and it should be the purpose of every earnest worker to train to the trades as many as possible of those who come to him early enough to be moulded. The little Jewish boy wants to learn everything—anything—out of books. He judges his leader largely by the amount of his knowledge, and it requires a sharp wit and a ready tongue to reply to his myriad questions. It is very bad policy to approach these high-spirited little fellows on the theory that they need reforming. They do not. They need encouragement and love, sympathy and comprehension—and advice, which will be sought the more readily the less freely it is given unasked. The man cut out by nature to ruin every attempt at helping boys is the man who begins by saying "Boys will be boys," and means "Boys will be bad boys."

The notion that the human male is born with an inherited tendency to do wrong is an exploded theory, which many persons in authority, from parents to police, have used generation after generation to cover their own weakness, to shield themselves from the consequences of their inability to maintain the influence their position warranted.

The modern child-worker begins at the other extreme and declares that—excepting the diseased—there are no bad boys. There are boys with bad homes, bad parents, bad environments; boys who will grow up to be bad men because they have breathed foul air and had bad training; but no sane boy, with plenty of fresh air to breathe, a place to play, something to do with his hands, and some woman—mother, sister, teacher or friend—to take an interest in his little pleasures and pains, no sane boy, with so much good in his life, can be actually bad.

Maybe there is a true mean between these two extremes, but the latter is certainly the working theory which produces the best results.

A typical set of Jewish hoodlums came to the settlement in Milwaukee about two years ago. They were bright-faced, bright-eyed, dirty little lads, who tore up the grass, broke the bell and the steps and put out all the gas within reach before they had been on the premises ten minutes. We followed a very natural impulse and put the strongest man in our force in charge, with the result that, at every meeting, they laughed him and his power to scorn, upset the table and put out the lights under his very nose, and sometimes deserted in a body, bolted through the door and were beyond reach before the poor leader could say Jack Robinson.

The neighbors complained of their depredations and threatened all sorts of things. The Executive Board mildly suggested that all settlements had found work with the boys unsatisfactory and unprofitable and that it might be best to let the boys go.

But at the crucial moment something suggested the brilliant scheme of letting the boys organize themselves, make their own laws and elect their own officers to carry out the laws. In every case the result was the same. The most unmanageable boy was elected president and the second in order sergeant-at-arms. Together they instituted a government so tyrannical that it required all my strength and the full sweep of my pardoning power to keep the entire membership from being expelled for disorderly conduct before the end of the second session. There is nothing strange about this. There are certain traits which all normal boys possess, and first and foremost among these is independence of authority. Boys are naturally democratic and resent the assumption of absolute power by anybody except the officers of the State. Hence the first principle in their management is to make them as nearly as possible self-governing and responsible to one another.

Experience teaches certain other very definite dos and don'ts to the leader of a boys' club:

1. Get the boy's viewpoint and work upward from his standard of discipline rather than downward from your own.
2. Learn to laugh at his jokes, even when the point is turned against yourself. It is a training that will prove of value in other walks of life—and it wins half the battle with the boys.

3. Don't try to keep a roomful of boys quiet after a hard day's work. Keep them interested and train your own nerves to stand a little noise without quailing.

4. Never tell a boy not to fight. This is nonsense and the boys know it. All his heroes in history and fiction are fighters, and he loses regard for your judgment when you command him not to follow their example. The impulse to "fight it out" is so strong as to be almost an instinct, and, after all, it may serve our boys in good stead in their possible careers as United States Senators. It is a very simple thing to teach a boy to fight fairly and squarely with a "man his size"; never to strike a man when he is down or when his back is turned, and, above all, not to fight with his friends, because it weakens their united strength.

And when you have taught them to apply these same principles to their other life relationships you have done all that is required of you.

These are all minor details, however, compared to the one all-important precept to make every individual count. Work with the growing boy is a task for all that a man has of strength, honesty and forbearance; it costs the very fibre of his being, but it compounds its own interest, for the thousands of little fellows growing up in the American ghettos will, by sheer force of numbers, represent the Jewish people in the next generation, and it remains with us to show them how great a man the modern American Jew can be, how powerful a man he must be to be the representative American Jew.

### NEIGHBORHOOD WORK.

BY MISS MINNIE LOW, OF CHICAGO.

Although not engaged in settlement work at present, I have a little experience of a few years ago. One phase of the work which appealed to me particularly, and to which altogether too little consideration was given, was the social work outside of the settlement; that is, the work that is to be done without the four walls of the settlement. I think we all feel that the surest, safest and quickest way to reach a Russian Jewish immigrant population is to appeal to their humanitarianism in some form or other, to their love of philanthropy. If we settle down in their midst we must recognize them; we must meet them and make them feel that we need

them. We must make them feel that their work and their time are of value to us, instead of trying to give everything and do everything ourselves. We must not, if we would expect success, go about with an air of superiority, with the idea to cleanse and to edify or to revolutionize the modes of living among the lower classes. What has made us fit teachers to go among these people and pose as their betters? Human nature we acknowledge is human nature the world over. We all feel more or less sensitive in the hour of adversity, whether rich or poor. The Russian Jew feels his position and his poverty. He needs our brotherly love; he does not want our patronage, and is it not patronage to force upon these people our plans, to give them unasked of our fund of knowledge, to invite them day in and day out to our settlement home, to provide recreation for them, without asking a single thing in return that may inspire confidence or anything like an exchange of social relations? Not one of us would feel flattered if we were invited to the home of a friend day in and day out, and that friend provide the pleasures for us unless he would come into our home in return and allow us to reciprocate the favors. Let us invite these people into our settlement home, but do not let us make them feel they are poverty stricken.

#### THE ADVANTAGE OF JEWISH SETTLEMENTS OVER NON-JEWISH SETTLEMENTS.

MR. ISAAC SPECTORSKY, Director of the Educational Alliance,  
in Cleveland.

I wish to speak to you on the advantages which a Jewish settlement has over a non-Jewish settlement working in a Jewish neighborhood. I would say to you that a settlement, as a rule, tries to become a vital part of a neighborhood. It tries to identify itself with the neighborhood. As a rule it fails. It must be a superimposed affair. The transplantation does not seem to take. The veins and arteries and the nerves of the neighborhood do not connect with the settlement, and it always appears to be a foreign body. Now, a Jewish settlement does not suffer this disadvantage. A Jewish settlement can start as an institution which affords classes of instruction and a library. It can start in a room with

free Hebrew classes, the people being perfectly well accustomed to take the public school without giving anything tangible in return, and so the relationship can at once become a natural one. Then there are so many vital points which a Jewish settlement has in common with the neighborhood, and I can do no better than call your attention to a few of them. In the first place, all settlements are among the Russian, Polish and Roumanian Jews. Every Jewish family, with hardly any exception, affords instruction in Hebrew to the children, especially to the boys. Every father is anxious to have his boy go to a Hebrew school. Now, a Jewish settlement can establish a Hebrew school; teach Hebrew, and you find you can reach the home as you can not by any other means. The parents will be glad to send their children. There is a perfectly sound reason for the existence of the settlement, because you have in it a Hebrew school. In the second place, the library in a settlement conducted by Jews can have and should have Jewish books and Hebrew books and Yiddish books; I wish I had time, I would tell you that we need not despise the Jewish books or the Yiddish language, for in the past twenty years there has been a wonderful change, and that language affords the most powerful instrument for the education and the uplifting of the Russian Jews. They have developed the Jewish language so that the time may come when you may have to study Yiddish in order to appreciate the gems in the Yiddish language; if you own a Yiddish library, you at once attract the older people to the settlement, which a non-Jewish settlement can not have, and does not succeed in doing. It attracts to the settlement the social gatherings of the inhabitants. That sounds beautiful in the report. But in fact it does not happen, as my experience with the settlements in New York, and especially with the settlement in Cleveland has shown. I call it settlement in the sense that it is settlement work, not that there are actual settlers; settlement work including the institution. The older people gladly come to read books and papers in Yiddish, the best works in their language; and they are more at home in that language; the best literature of the world is found there. I myself prefer to read a book in Yiddish or Hebrew.

Then comes the newspaper. Every Jewish community in which there is a settlement sufficiently large should have a weekly

Yiddish paper, and that paper can be a most potent influence for education. The Jewish press is, anyhow, more than a mere newspaper; it is an educational instrument. In every town you can establish a Yiddish paper, and you can control the editorial utterances. You can reach every home as you can reach it by no other means. And I can assure you every word of that local paper will be read. It can be done in the Jewish settlement, and it can not be done away from a Jewish settlement. Another point, you can have evening classes to teach English; in your own city there may be evening classes conducted by the public schools but you will find the evening classes you conduct are much better attended.

You can have Yiddish lectures in Jewish settlements which you can not have in others. Those of you who know Mr. Masliansky, the Yiddish orator, know that you can not reach the Russian through any other medium than Yiddish. Another point is the Yiddish stage. Jewish plays are given in New York in three theaters, and exert a wonderful influence for good, also for bad. The Jewish settlement can make it a powerful medium for good, as the Jewish stage is so pliable, you can have any play you choose presented. You can have opera, and you can, if you are a good playwright, have a wonderful machinery by means of the stage, and a non-Jewish settlement can not have it. Young men are banded together for a noble idea. The Jewish settlement can house them. If I had time I would speak to you about the enduring qualities of the Yiddish language. (Applause.)

#### A FEW LIMITED OBSERVATIONS.

MR. ALFRED BETTMAN, CINCINNATI.

The settlement does not exist solely or even primarily for the dependent or delinquent classes. Its hospitable rooms are destined to be the meeting place of all classes, the place where each man can impart to the other some good will, culture, learning, ideals or entertainment. Nor is it solely an institution for preventive charity. Incidentally, as a result of its activities, it may well instill habits of thrift, self-help and adaptability into those who have not opportunity to acquire these virtues in their homes. But, primarily, the settlement ought to be the embodiment of the

natural craving for social democracy—a place where those who believe in the fundamental equality of human beings may come to meet, as teachers, advisers and friends, those who, on account of their environments, have not had the opportunity to acquire either useful learning, high ideals or much of the joy of living. It is a place where the man of wealth, education, refinement, culture, actuated by a sense of social justice and a love for his kind, may meet, on a basis of friendship and in a spirit of community, those of his brethren who, without such meeting, would be left to a life of drudgery, resignation or gray hopelessness. The joy of living and learning and being a full-blooded American citizen and a welcome member of his community—these are the things the settlement wants to bring to those who have it not.

This being a rough statement of the purpose of the settlement, the question immediately arises, is settlement activity legitimately within the sphere of charity organization societies, and will it aid or hamper a settlement to be a part of the organized charities of its city? It is not properly a part of these hurried remarks to attempt an answer to these questions. In order that the difficulty may be brought before the Conference, I will hint at one or two of the dangers to the settlement. Charity boards having to do with dependents are apt to lose patience at the settlement because it is so slow in reaching the most hopelessly dependent classes. The settlement appeals most quickly to the boy or girl who is most earnest, most settled, most sober—that is, to the boy or girl who, among the poorer classes, needs its influence the least. Its attractiveness to the wildest boy is a matter of slow, patient growth. Then again, the charity board dealing with something so patent and definite as the want of food, shelter and clothing is accustomed to definite results, very tangible failures and successes. It may again lose patience at the lack of definiteness, tangibility of the work of a settlement, which tries to feed, not the longings of the stomach, but the longings of the mind and heart. To open the doors of a well-furnished house in a quarter of squalid homes, and invite the inhabitants of these latter to come in and become joyful, high-minded, thrifty American citizens is an aim whose accomplishments are so subtle as to defy the rousing trumpetings of tabula-



tion and statistics. You can not card-catalogue people according to their degrees of culture and civic pride. I simply notice these dangers that they may be brought to your attention.

The great thing, in my mind, about this Conference is that it has shown itself actuated by the spirit of the social settlement. One of the questions that has pressed the minds of those here present has been, how shall we remove the mutual prejudice and distrust of the German, Russian, Polish and Roumanian Jews? The slightest understanding of the settlement idea will furnish one of the answers. The common home of all these classes is the settlement. Here the American Jewess resides, as an enthusiastic, friendly neighbor, next to the Russian or Polish Jew. Here the young descendants of the German Jew, full of the feeling that "a man's a man for a' that," repairs once or twice or thrice a week, to meet the growing descendants of his Russian brothers, to shake hands with them, to debate public questions with them, to go on picnics with them, to play ball with them, to tell them about American ideals, to help them out when they get into trouble in the courts of law, to teach them bookkeeping and stenography, to listen to them, to respect their religious ideas, to be friends with them. All the little questions of detail that arise in settlement work, while immensely interesting, would use too much time here. For instance, there is the question, upon what basis of government should boys' and girls' clubs be organized—monarchic, oligarchic or democratic? One of our girls' clubs, a practical monarchy in that it is practically governed by one of the leaders, in numbers and attendance is our greatest success. However, some see in its results too much of the atmosphere of the classroom. One of the young lady leaders complained, also, that its members, while regular and earnest, take no interest in or have no understanding of the settlement as a community, as a whole. My own boys' club is a thorough democracy. I am relegated to the clerical position of treasurer, and my vote is frequently not that of the majority. And so thoroughly have the boys become imbued with the sense of being part of the settlement, that they frequently have collected funds to replenish the gymnasium or furnish refreshments at an entertainment. This has had its perplexing results. They feel ownership in the settlement to such an extent that they hesitate to open its hospi-

talities to newcomers and new clubs who have not contributed to and participated in its growth. I cite this simply as an example of a real settlement problem, such as is of daily occurrence. Any one connected with a settlement can bring forth numbers of such interesting problems.

Wherever the rich and poor, native and foreigner, cultured and uncultured, are geographically divided (and that is everywhere in contemporary life), there a settlement is needed. This is as true of Jews as of Gentiles. As German Jews, proud of ancestry and desirous of self-preservation; as American Jews, anxious that the spirit of Judaism should continue to live in its highest manifestations; as American citizens, who see the need of continuing to assimilate and Americanize the immigrant, all of us are bound to help the social democracy of the settlement.

*The Chair.*—We will close this formal discussion of the settlement work by hearing from Mr. Lowenstein on the necessity for resident workers.

#### THE NECESSITY FOR RESIDENT WORKERS.

S. C. LOWENSTEIN, CINCINNATI.

It appears to me to be cause for regret that the arrangement of this evening's program should place the subject of the Need of Resident Workers at the end of the discussion of Settlement Needs and Problems, for I believe that all who have been engaged actively in this work will admit that this is the one fundamental, absolutely essential requisite of any work that aims to embody and exemplify settlement principles. And it is because this feature has so often been neglected or entirely ignored by Jewish organizations attempting to do social work in Jewish neighborhoods that I believe that it should receive especial emphasis in this discussion. We have heard much this evening of clubs and classes, of playgrounds and free baths and libraries. I would not for an instant underestimate the great value of each of these agents for social betterment, but I do feel that if we devote our attention exclusively to these institutional features of settlement work we miss the one thing that makes the settlement and gives to these various activities real life and meaning. For the true settlement would have none of these features in its beginnings; it would be simply a

home, a real home of an earnest man or woman or men and women anxious to live the life of the neighborhood; to mingle with his poorer or less fortunate brethren on terms as nearly equal as may be under our present system, to surround himself with their environment, so far as possible, and feel its influence upon himself; to share their life; to learn their hopes and aspirations; to shape their ideals, and so, in acquiring their wisdom and their experiences, to impart something of himself and the larger life and larger opportunities of which he has partaken; in short, to become an integral part of his new society. Acquaintanceships in the neighborhood would naturally and easily be formed, calls would be exchanged; a very varied social activity would speedily develop. But the conditions determining the establishment of our settlements do not usually permit this ideal evolution. Instead, we ordinarily find a formal organization securing a home presumably adapted to the exercise of the conventional settlement activities from which a body of residents operates. Too many of our Jewish organizations, as noted above, have attempted to dispense with this step, also with the result that much of their effort has been wasted. For it must at once be apparent how great must be the advantage of the resident worker over the club or class leader coming into the district only once a week and then for but a few hours, generally in the evening. The resident has acquired a thorough knowledge of the neighborhood: its population, their activities, their work, their amusements and their needs. He knows many of the people personally, is acquainted with their family histories, in many cases has probably been a confidant and advisor. The occasional worker can never know even his own club members in this intimate fashion and so fails in much of that which he had hoped to realize. And in the larger activities of the settlement the resident worker alone can be of value in the attempt to secure organized neighborhood effort in the movements for civic improvement, in the study of industrial and social conditions and in the handling of the problems, public and private, which are daily brought to the settlement for solution.

In conclusion allow me to call attention to the great opportunities available to Jewish workers (at present all too few in number) in this field of endeavor. The great increase in the Jewish immigrant population in recent years has brought before us many new

problems of great complexity. The tendency of these new arrivals to settle in densely populated neighborhoods and soon to occupy these neighborhoods to the exclusion of all other classes of inhabitants, makes work of this character a valuable means of reaching them. The settlement, better than any other agency, can supply those means by which the immigrant may enlarge his fund of knowledge, increase his potentialities and broaden his life's horizon. And the Jewish settlement worker free, by reason of his descent and religion, from all suspicion of proselytizing effort, and in addition, by his knowledge of their common tradition and history, by his sympathy and kinship is enabled more than any other to assist in the industrial and social assimilation of this alien population. He can acquaint his coreligionist with the civic and political ideas of his new country, and above all he can prove by his own conduct that the Jewish immigrant may give up his foreign habits and customs, may even modify some of his supposedly religious excesses, and still remain proudly Jew. Finally, he may in some degree be able to instill some Jewish principles, harmonious with their lives, in that large body of Jewish youth in our great cities, who, rejecting the orthodoxy of the fathers, are drifting into irreligiousness, mainly because they know of no acceptable substitute for those customs, which they no longer find congenial. In those who unselfishly, devotedly, may consecrate themselves to this work lies great hope for our people.

## NATIONAL CONFERENCE OF JEWISH CHARITIES.

REPORT OF MEETING OF EXECUTIVE COMMITTEE, NEW YORK,

JULY 25, 1902.

An important meeting of the Executive Committee of the National Conference of Jewish Charities was held in the city of New York several weeks ago, at which the following members were in attendance: President Max Herzberg, of Philadelphia; Vice-Presidents, Nathan Bijur, of New York, and Mrs. S. Pisko, of Denver; Treasurer Oscar H. Rosenbaum, of Pittsburg, and Messrs. Max Senior, of Cincinnati, and Cyrus L. Sulzberger, of New York. In addition to these, the meeting was attended by Messrs. Jacob H. Schiff, Eugene S. Benjamin, Leo N. Levi, Professor Morris Loeb and Dr. Lee K. Frankel, of New York; Bernard Greensfelder, of St. Louis, and S. Lowenstein, of Cincinnati, who, in the absence of Miss Hannah Marks, acted as secretary to the meeting.

## THE JEWISH QUESTION IN NEW YORK.

The problems involved in the conditions existing in the East Side of New York and the increasing immigration of Russian and Roumanian Jews engaged the attention of those present at the morning session.

The difficulties presented in finding situations in inland towns or securing the cooperation of coreligionists in various parts of the United States are considerably increased by the reluctance of those inhabiting the ghetto to leave the city of New York. It was forcibly contended by Mr. Senior that if any action is to be taken by the conference it must be along two lines: first, to make propaganda among the residents of the East Side, and second, to conduct a plan of education in the communities of the inland cities.

This might be done by organizing a lecture tour throughout the various cities, in which addresses should be delivered by representatives of the New York organizations who are familiar with the facts of the situation, and such lectures might be illustrated, if possible, with stereopticon views and statistics.

The meetings thus held in the various cities should be authorized to select delegates to a national convention to be held in the city of New York, where fair and equitable methods of distribution could be determined upon.

The impression created by the forcible addresses delivered at the meeting in Detroit ought not to be dissipated by inaction or delay, and if any relief is to be accorded to the situation in New York it ought to be given promptly. Cincinnati has already shown what can be done, its United Charities having agreed to take twenty-five families a week for four weeks, a hundred families in all, and Milwaukee has likewise signified its intention to assist in the work.

Spasmodic efforts, however, will avail but little. Unless the work of removing recently-arrived immigrants from New York is conducted on a large, systematic and comprehensive scale, it will be useless for merely a few communities to take up a serious burden, which would not bring any appreciative share of relief to New York.

It was suggested by Mr. Levi and Professor Morris Loeb that work in this direction was already being done by the B'nai B'rith and by the Jewish Agricultural and Industrial Aid Society of New York, and that any measures adopted by the conference ought to be merely cooperative in order to prevent the dangers of duplication. It was finally agreed that the president be authorized to appoint a committee to cooperate with existing agencies to effect the removal of recently-arrived immigrants from the seaboard cities, especially New York. This committee will be appointed in a very short time, and it is to be hoped that something will be done to create a widespread activity in connection with its work. The situation in New York is becoming worse instead of better; this year seventy-four percent of the immigrants arriving in the city of New York have remained there, as compared to seventy percent in 1901; and while some organized work has been accomplished and situations have been found for skilled artisans, our coreligionists throughout the country must be made to recognize their duty to shoulder part of the burden of caring for the immigrants, a burden which has been borne principally by the Jews of New York.

#### TELEGRAPHIC CODE AND DIRECTORY.

Many complaints had been made that the telegraphic code used by the members of the conference was inadequate for their needs and required revision. Mr. Senior reported that he had been ap-

pointed a member of a committee of the National Conference of Charities and Correction, and that it was probable that that conference would take some action towards adopting the Transporting Rules of the Jewish Conference, in which connection they would formulate a telegraphic code for the use of members. If such a code were prepared, it could be used with equal facility by the members of the Jewish Conference. The matter was referred to Mr. Senior, with power to act.

The president, secretary and Mr. Sulzberger, of New York, were appointed a committee to arrange for the publication of the proceedings of the Detroit meeting, and it was suggested that the compilation of a directory of the Jewish charitable institutions of the United States would prove a valuable addition to such a report. The Year Book issued by the Jewish Publication Society some years ago contained a list of institutions, not distinctively charitable, which proved very useful for the purpose of reference, but which was in need of revision, by reason of change of officers, etc. The constituent societies are constantly called upon to correspond with someone in smaller cities of the country, and it is extremely desirable to have a new list that is up to date for their use. It was finally resolved that such a directory be compiled, and the president was authorized to appoint a committee, not necessarily members of the Executive Committee, to arrange for such a list.

#### MEMBERSHIP.

It was decided to discontinue the Committee on Membership, and that the endeavor to secure new members should be conducted by correspondence from conference headquarters. Wherever the membership of a particular city is desired the cooperation of the constituent organization in the city nearest thereto is to be enlisted to secure it. At the meeting in Detroit, the constitution was amended so as to secure the membership of all charitable institutions and not limit it, as heretofore, merely to relief societies. It was resolved not to change the schedule of dues, but that the present rate should apply to all organizations of any character. The president was authorized to send a circular letter to the various Jewish Orphan Asylums throughout the country requesting their membership in the conference and promising the establish-

ment of a separate section devoted to the questions and problems incident to the conduct and management of such institutions.

#### THE PLACING-OUT OF DEPENDENT CHILDREN.

One of the questions of interest to those engaged in the care of dependent children was the possibility of finding homes throughout the country where orphans could either be placed to board or taken for adoption. The advantages derived from a plan of this kind need not be argued, the only question being its feasibility. Mr. Leo N. Levi, as president of the Independent Order B'nai B'rith, presented an outline of a method by which the machinery of that organization could be utilized along the following lines:

First, The Executive Committee of the I. O. B. B. to act as a clearing house between asylums and societies in charge of orphans and families who will adopt orphans and care for them for a consideration.

Second, All such asylums and societies to furnish to the clearing house full descriptions and particulars of all children who are eligible, physically, intellectually and morally, including photographs (a) of full orphans for adoption, (b) of full orphans and others for boarding.

Third, The clearing house to print such reports and reproduce photographs and through the medium of the subordinate lodges bring them before the various Jewish communities of the United States.

Fourth, Applications for children to come to the clearing house with the endorsement of local lodges and committees, and when approved to be submitted to the asylum or society having charge of the child. Such society or asylum is then to make its own investigation, and if satisfactory the child is to be sent on probation for three months. After such probationary period the child is either to be returned or retained under adoption or contract for board.

Fifth, If the child is to be boarded-out the asylum or society is to pay the board.

Sixth. The clearing house is to be under no expense, except the paying of a secretary and postal outlays; transportation and all other expenses to be paid by the asylum or society in each case.

This tentative plan was approved by the meeting and the offer of the B'nai B'rith to act in the capacity as outlined above was ac-



cepted. The Committee on Dependent Children, as formerly constituted, was continued and authorized to act in behalf of the National Conference to arrange with the I. O. B. B. a plan of action.

#### UNIFORM RECORDS.

Mr. Lowenstein, of Cincinnati, who was chairman of the Committee on Uniform Records and Statistics, reported that he had prepared a form for compiling the records of applications to, and relief given by societies. Many of the members of the conference have been doing their work without a systematic account or a written history of their applicants, and most of them would not care to incur the expense of printing such forms for their exclusive use, but would be willing to purchase them, at cost, if the conference were to adopt a uniform blank. Dr. Frankel reported that the New York organization would probably print a number of blanks in the near future for its own use and they would be willing to sell them at cost to anyone applying. Upon motion, Dr. Frankel and Mr. Lowenstein were appointed a committee to arrange and prepare for a distribution of such forms.

#### SCHOLARSHIPS FOR THE STUDY OF SOCIOLOGY.

In his report as president, Mr. Senior laid considerable stress upon the necessity of trained workers in the sphere of charity and the splendid opportunities that were offered in many cities throughout the country for those who had received scientific training in the distribution of charity and who had devoted some thought to the sociological problems in the great cities. It was felt that the conference could do no greater work than to encourage Jewish young men and women to take up this field of activity and to devote their energy for the relief of the suffering and distressed. It was finally decided to appoint a committee to solicit subscriptions for the purpose of establishing one or more scholarships in Applied Philanthropy, the holder of such scholarship to take a course in one of the universities and to seek practical experience in the office of the relief organizations. Mr. Senior was appointed as chairman of such committee, with power to add such other members as he might see fit. He has already sent out circular letters requesting financial contributions for this purpose. The number of scholarships will, of course, depend upon the response to these letters; but the an-

swers received thus far are an assurance that the plan will be carried out, and at least one scholarship will be awarded this year.

It will be seen from the foregoing that the members of the Executive Committee have not been idle, but that they have laid out a number of important plans which will add to the usefulness, stability and permanence of the National Conference of Jewish Charities, and the hearty cooperation and support of the constituent societies throughout the country is earnestly requested.